

Ginnie Mae RFS Multifamily Issuer Training

July 2018

GETTING STARTED – WHO DO WE HAVE TODAY?

- Give a short “background”
 - Name of your organization? Your role?
 - New to Ginnie Mae Program?
 - Experience with Ginnie Mae Reporting? Pools Issued, Serviced?
 - Do you use a sub-servicer? Who?
 - Do you use an in-house system or a service bureau? Who?

HOT TOPICS

- MyGinnieMae
- Multifamily Pool Delivery Module (MFPDM)
- Changes to Loan Terms
- Cash Management
- Specific Topics or questions you would like us to address

TABLE OF CONTENTS

- Section 1: Introduction
- Section 2: Reference Documentation
- Section 3: Ginnie Mae Enterprise Portal
- Section 4: E-Notification
- Section 5: RFS Monthly Report of Pool and Loan Data
- Section 6: Overview of Reporting Workflow
- Section 7: RFS Exception Feedback
- Section 8: Additional Reporting Requirements
- Section 9: Cash and Reconciliations

MULTIFAMILY ISSUER TRAINING

Section 1: Introduction

COURSE OVERVIEW

- This training course is intended to train Ginnie Mae Issuers on Monthly Investor Reporting with emphasis on the Reporting and Feedback System (RFS) and other important topics that are relevant to monthly investor reporting.
- This course focuses on the monthly investor reporting requirements from a reporting and business perspective. Future training sessions will provide more detailed, interactive training on a complete range of reporting requirements and systems.

ISSUER'S PRIMARY FUNCTIONS

- Must have employees knowledgeable of Ginnie Mae requirements
- Quality Control plan for underwriting, originating and servicing mortgage loans and for secondary marketing.
- Service the pooled mortgages and administer the related securities in accordance with the applicable Guaranty Agreement and the MBS Guide.
- Establish and maintain proper P&I and Escrow Custodial Accounts.
- Submit remittances and meet all reporting requirements on time.
- Ensure subcontract servicer is in compliance with all applicable guidelines and reporting requirements.

SUB-SERVICING PARTNERSHIPS

- What it should be:
 - Pro-active
 - On-going
 - Customized to your organization's needs
 - Between Issuer and Sub-Servicer must be “comprehensive”
 - Issuer oversight of Sub-Servicers performance
 - “As a Ginnie Mae Issuer, I am accountable for their actions”

MULTIFAMILY ISSUER TRAINING

Section 2: Reference Documentation

REFERENCE DOCUMENTS

Ginnie Mae Guide

www.ginniemae.gov/issuers/program_guidelines/Pages/mbs_guide.aspx

The Ginnie Mae Mortgage-Backed Securities Handbook provides in-depth information about the Ginnie Mae I and Ginnie Mae II programs. It includes program information on many topics, including eligibility requirements, issuer responsibilities, risks and liabilities, applications, pools, required forms, and other special requirements.

Ginnie Mae Investor Reporting Manual

www.ginniemae.gov/issuers/program_guidelines/Pages/investor_reporting_manual.aspx

The Ginnie Mae Investor Reporting Manual is designed to be a supplement to the Ginnie Mae Mortgage-Backed Securities Handbook. It clarifies certain aspects of pool administration using instructions and examples, including sample forms. The Investor Reporting Manual illustrates many topics, including reconciliations, loan liquidations, due dates and reporting requirements.

Issuer Resources

www.ginniemae.gov/doing_business_with_ginniemae/issuer_resources/Pages/default.aspx

The Issuer Resources page is designed for quick access to many topics such as MBS Guide, Issuer Calendar, GMEP, GinnieNET and Notes and News.

ADDITIONAL RESOURCES

Ginnie Mae Web Site

<http://www.ginniemae.gov>

Ginnie Mae FAQ

<http://www.ginniemae.gov/Pages/faq.aspx>

Notes and News

http://ginniemae.gov/doing_business_with_ginniemae/issuer_resources/Pages/notes_news.aspx

MBS Guide Appendix VI-19 Issuers Monthly Report of Pool and Loan Data

www.ginniemae.gov/siteassets/allregs_tpl.aspx?did2=952fa22a-46e6-4f9c-8419-5db28444b9e0

Ginnie Mae Hotlines

RFS HelpDesk

For problems concerning Monthly Pool or Loan Level Reporting, use the Ginnie Mae Hotline at 1-888-GINNIE4 (Option 1).

Ginnie*NET* Hotline

For problems concerning Ginnie*NET*, please call the Ginnie*NET* Hotline at 1-800-234-GNMA.

“GINNIE MAE TERMS”

- **Draw:** funds securitized on CL loan
- **FIC:** The Fixed Installment Control of principal and interest payment on a individual loan or total of all loan payments in a pool. Also known as P&I payment.
- **GMEP:** Ginnie Mae Enterprise Portal (a website).
- **GinnieNET/IPMS:** Pool delivery and pool issuance systems.
- **Guaranty:** Timely payment of principal and interest.
- **Pool:** Refers to the pool of collateral (the loans). Often the term “pool” and “security” are used to mean “both”. But they are not interchangeable; and they are not the same.
- **Pool UPB:** The balance of the pool of loans. Is not the same as RPB.
- **Prepayment Penalty:** penalty assessed on loan for early payoff
- **RFS:** Reporting and Feedback System; post settlement reporting.
- **RPB:** The Security RPB. The balance of the security, not the pool.
- **Security:** The security instrument held by the security holder. This is the “pass through” entity for payment of principal and interest to security holders.

MULTIFAMILY ISSUER TRAINING

RFS Investor Reporting

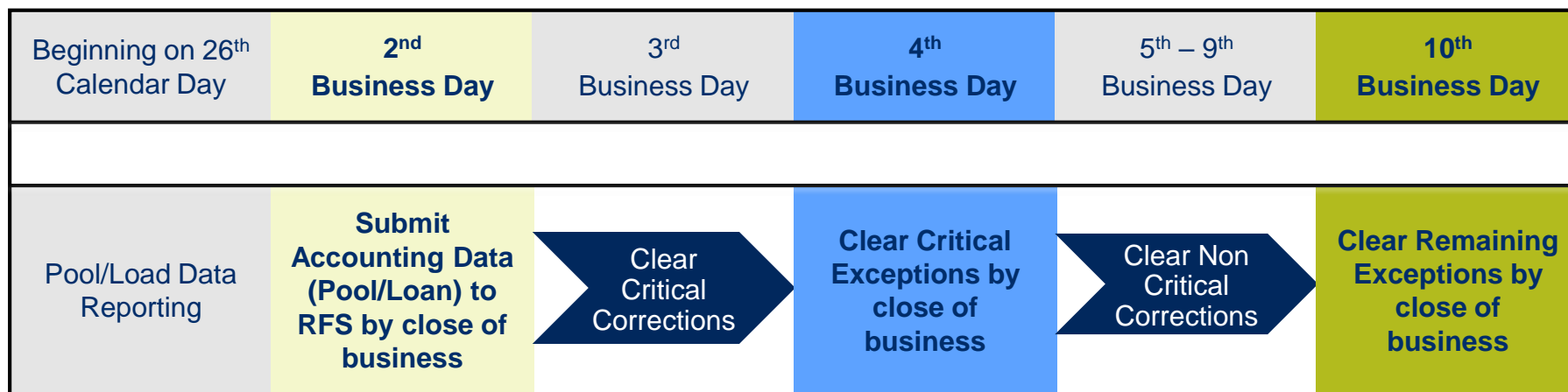
OVERVIEW OF INVESTOR REPORTING TOPICS

- Ginnie Mae Enterprise Portal
- Loan and Pool Reporting
- Exception feedback
- Loan Matching
- RFS “Suspense”
- Monthly Reporting Certification
- E-Notification
- “CAVS” Reporting
- Pre-Collection Notice
- “IPA” Files Reporting
- “WHFIT” Reporting
- Cash and Reconciliations

RFS POOL AND LOAN REPORTING TIMELINE

Issuers must prepare and submit monthly reports of pool and loan data for each pool and loan package by the 2nd business day.

100% of pool and loan data must be reported by 7 pm ET on 2nd business day.



COB – Close of Business: 7:00PM Eastern Time

TIMELINE ITEMS—MONTHLY “WORK FLOW”

- RFS Open for reporting on 25th of month
- **Processing of RFS Pool/Loan File submission begins 1st Calendar Day AM**
- RFS Feedback upon processing issuer's data; automatic upon receipt
- Pre-Collection Notices - 3rd Business Day based on 2nd Business Day RFS Pool Record (Security RPB)
- **PrePayment Penalty: 4th business day**
- Final Collection Notices - 6th Business Day based on 4th BD final RFS Pool Record (Security RPB)
- **Monthly Reporting Certification – 10th Business Day through 14th Business Day**
- Guaranty Fee Draft: 10th Calendar Day
- P&I Draft: 15th Calendar Day
- RFS Closed for current month reporting on 25th of Month

A decorative dotted line in the top left corner of the slide, consisting of a vertical segment followed by a horizontal segment.

Q & A Session

MULTIFAMILY ISSUER TRAINING

Section 3: Ginnie Mae Enterprise Portal

GMEP USER ACCOUNTS MANAGEMENT

- All Ginnie Mae Issuers must register two employees to serve as the GMEP Security Officers (SOs).
 - Security Officer registration is a requirement for an organization to participate in the RFS Issuer testing.
 - The Authorized Officer on the form HUD 11702 is allowed to serve as the Security Officer.
- Issuer GMEP Security Officers are responsible for:
 - Creating and managing GMEP user accounts for company employees who require access to the GMEP.
 - Updating accounts, resetting passwords, and unlocking accounts.

GMEP USER ACCOUNTS MANAGEMENT

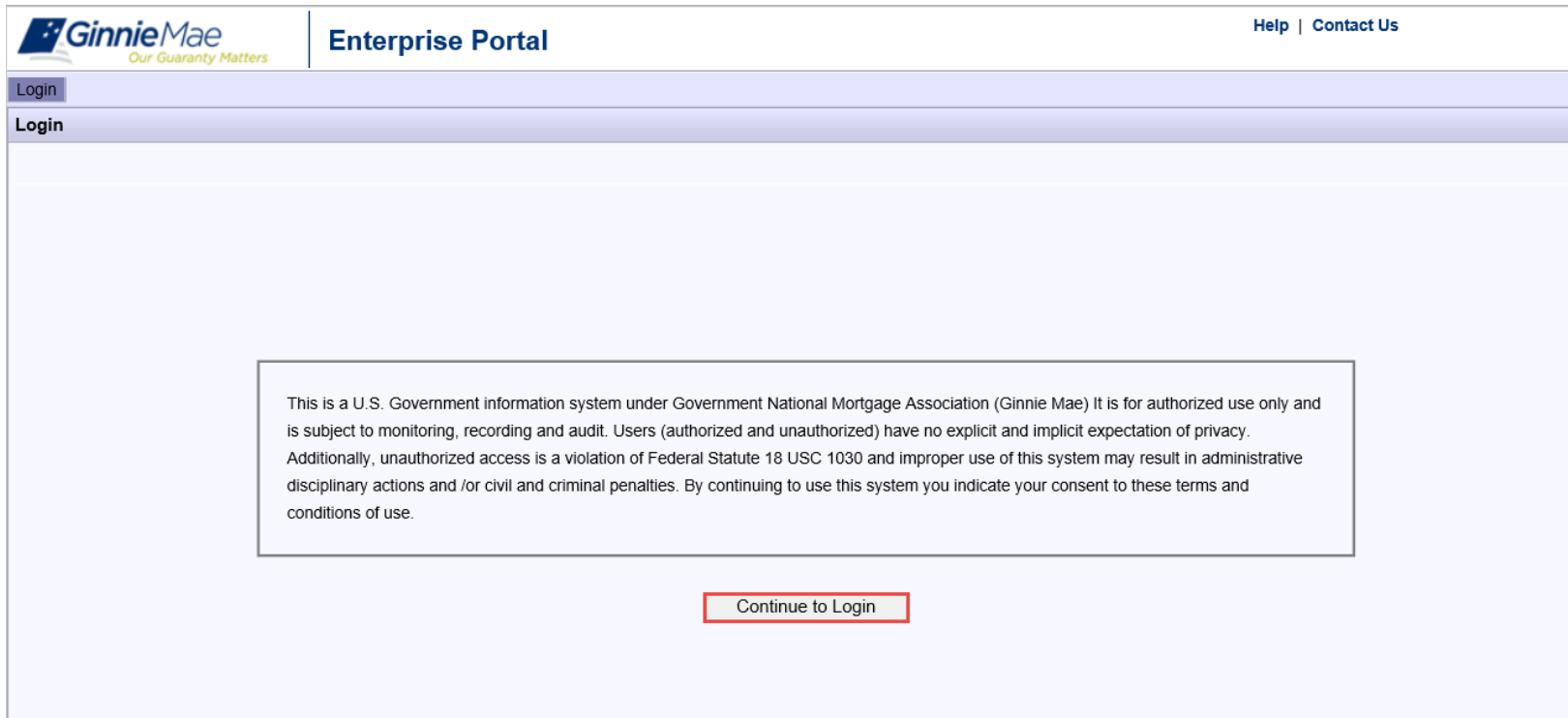
To obtain Security Officer user accounts:

- Registration forms can be found here:
http://www.ginniemaegov/doing_business_with_ginniemaegov/issuer_resources/MBSGuideAppendicesLib/Appendix_III-29.pdf
 - Completed forms should be scanned as a PDF document and emailed to ginniemaeg1@bnymellon.com
 - Ginnie Mae delivers user login information by telephone to SO.
- Appendix III-29 GMEP Registration Forms
 - (A) - Issuer Security Officer Registration
 - (B) - Issuer User Registration
 - (C) - Custodian Security Officer Registration
 - (D) - Custodian User Registration
 - (E) - RSA SecurID Token Request

LOGGING ON GMEP

Steps for Logging onto GMEP and Accessing RFS:

- Launch Internet Explorer
- Navigate to: <https://www.eginniemae.net>
- Click '**Continue to Login**'



The screenshot shows the Ginnie Mae Enterprise Portal login page. At the top left is the Ginnie Mae logo with the tagline "Our Guaranty Matters". To its right is the text "Enterprise Portal". At the top right are links for "Help" and "Contact Us". Below the header is a purple bar with the word "Login" in white. Below this bar is another purple bar with the word "Login" in white. The main content area is light blue and contains a white box with a black border. Inside the box is a disclaimer: "This is a U.S. Government information system under Government National Mortgage Association (Ginnie Mae) It is for authorized use only and is subject to monitoring, recording and audit. Users (authorized and unauthorized) have no explicit and implicit expectation of privacy. Additionally, unauthorized access is a violation of Federal Statute 18 USC 1030 and improper use of this system may result in administrative disciplinary actions and /or civil and criminal penalties. By continuing to use this system you indicate your consent to these terms and conditions of use." Below the box is a red button with the text "Continue to Login".

GinnieMae
Our Guaranty Matters

Enterprise Portal

Help | Contact Us

Login

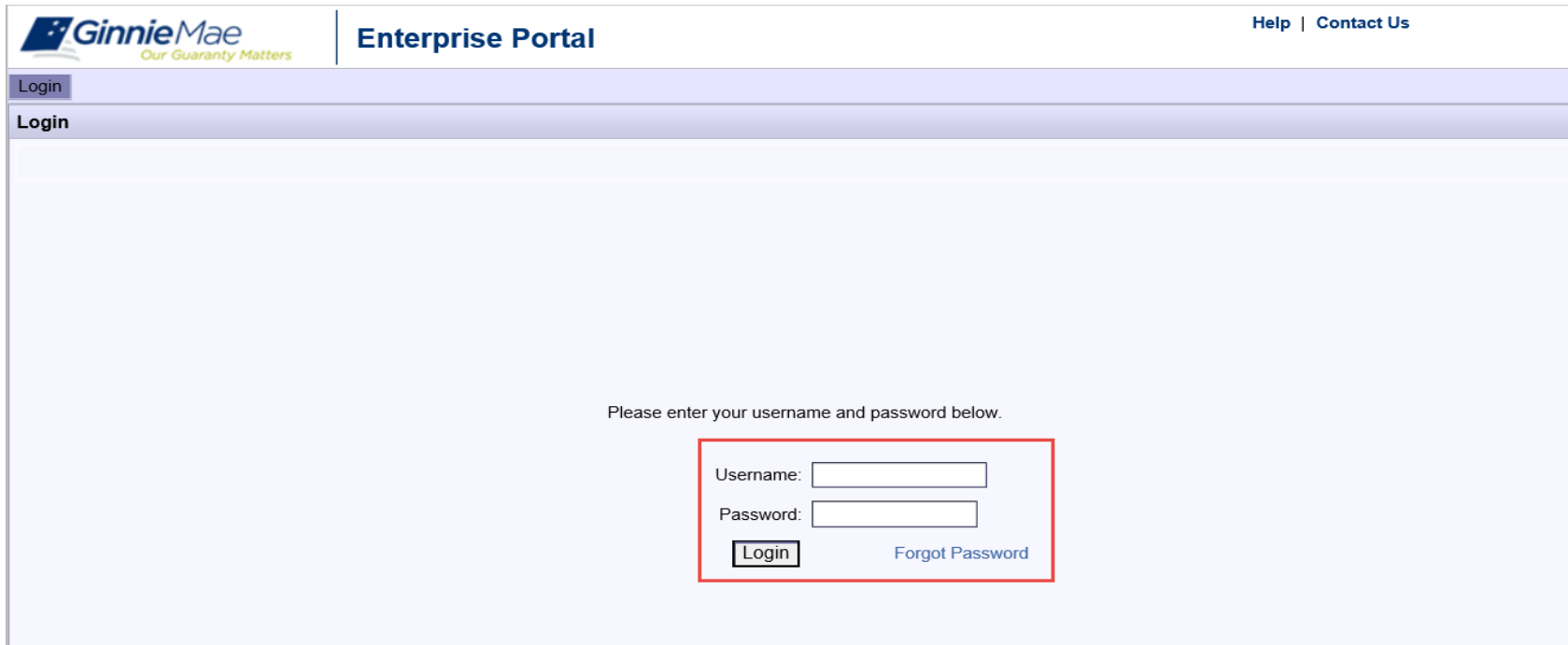
Login

This is a U.S. Government information system under Government National Mortgage Association (Ginnie Mae) It is for authorized use only and is subject to monitoring, recording and audit. Users (authorized and unauthorized) have no explicit and implicit expectation of privacy. Additionally, unauthorized access is a violation of Federal Statute 18 USC 1030 and improper use of this system may result in administrative disciplinary actions and /or civil and criminal penalties. By continuing to use this system you indicate your consent to these terms and conditions of use.

Continue to Login

LOGGING ON GMEP

- Enter in your **Username** and **Password** and click the **Login** button



The screenshot shows the Ginnie Mae Enterprise Portal login interface. At the top left is the Ginnie Mae logo with the tagline "Our Guaranty Matters". To its right is the text "Enterprise Portal". At the top right are links for "Help" and "Contact Us". Below the header is a purple bar with the word "Login" in white. Underneath this bar is another purple bar with the word "Login" in black. The main content area is light blue and contains the text "Please enter your username and password below." centered. Below this text is a red rectangular box containing the login form. The form has two input fields: "Username:" and "Password:". Below the "Password:" field is a "Login" button and a "Forgot Password" link.

Ginnie Mae
Our Guaranty Matters

Enterprise Portal

Help | Contact Us

Login

Login

Please enter your username and password below.

Username:

Password:

Login [Forgot Password](#)

- Ginnie Mae will assign usernames to the first two Security Officers.
- The assigned Security Officers will create all other usernames for your company.
- Upon your first successful log in, you will answer various security questions.
- Once you complete your security questions, you must change your password.

GMEP HOME PAGE

Screen showing Password Successfully changed



Enterprise Portal

Home **My Profile** RFS File Upload

My Profile

Password Successfully Changed!

GMEP RFS MAIN MENU

Screen showing Module access under RFS

The screenshot displays the Ginnie Mae Enterprise Portal (GMEP) interface. At the top left is the Ginnie Mae logo with the tagline "Our Guaranty Matters". To the right is the "Enterprise Portal" header. In the top right corner, there are links for "Help", "Logout", and "Contact Us". Below the header is a navigation bar with tabs: "Home", "My Profile", "RFS" (which is highlighted), "File Upload", and "IPMS".

On the left side, there is a sidebar menu. The "RFS" tab is selected, and a dropdown menu is visible. The dropdown menu contains the following items:

- Exception Feedback
- Pool Accounting - Single Family
- Pool Accounting - Multifamily
- Matching and Suspense (MAS)
- Servicemembers Civil Relief Act (SCRA)
- e-Notification (eN)
- Issuer Feedback
- HMBS Reporting and Administration (HRA)
- Widely Held Fixed Investment Trust (WHFIT)

The main content area of the page displays a welcome message: "Welcome To Ginnie Mae Enterprise Portal (GMEP)". Below this, there is a red text announcement: "The Ginnie Mae Enterprise Portal will not be available from Friday April 20, 2018 at 9:00 PM until Saturday April 21, 2018 at 11:30 PM (EDT time zone) due to maintenance. Any questions, please contact the Portal Help Desk at (800) 234-4662, option #1." Below the announcement, there is a list of services provided by the portal:

- Upload Monthly Investor Reporting Files
- Access the Reporting and Feedback System (RFS)
- Create/Manage Security Officer Accounts for your Organizations
- Create/Manage your individual Issuer/Custodian User Accounts



Q & A Session

MULTIFAMILY ISSUER TRAINING

Section 4: E-Notification

ABOUT RFS E-NOTIFICATION

- E-Notification is an online function, accessible from the Ginnie Mae Enterprise Portal (GMEP). E-Notification provides an automatic email notice. However, it is the Issuers responsibility to check their notifications on line via RFS, on a routine basis.
- E-Notification directly supports the Monthly Investor Reporting and Related Activity by providing “notices” and “content” (reports, documents, files, etc.) accessible on line:

Name of Notice	Purpose
PA Functional Acknowledgement	Related to reporting of monthly files to RFS
PA Exception Feedback Notice	As a result of RFS editing of file receipt, and also as a result of RFS Summarize/Summary edit process.
Pre-Collection Notice	Part of the ACH-draft process: Ginnie Mae’s Central Paying and Transfer Agent
Daily and Monthly Unique Loan IDs	Provides the ULIDs for loans in new pools
Various Suspense Notice	As a result of RFS editing of various records (V-Records)
Other items such as LOC Letters, Notices from Ginnie Mae announcing APMs, Issuer Outreach Calls, Modernization Updates, events, outages, etc.	

ACCESSING E-NOTIFICATION



Enterprise Portal

[Home](#) [My Profile](#) [RFS](#) [File Upload](#) [IPMS](#)

Welcome To Ginn

Welcome

Organization:

Issuer(s):

[Exception Feedback](#)
[Pool Accounting - Single Family](#)
[Pool Accounting - Multifamily](#)
[Matching and Suspense \(MAS\)](#)
[Servicemembers Civil Relief Act \(SCRA\)](#)
[e-Notification \(eN\)](#)
[Issuer Feedback](#)
[HMBS Reporting and Administration \(HRA\)](#)
[Widely Held Fixed Investment Trust \(WHFIT\)](#)
[Issuer Operational Performance Profile](#)

Welcome To Ginnie Mae Enterp

Enterprise Portal will not be available from Saturday February
call 1-800-234-4662, option #1.

ship Services
ty Administrator
8 East

Portal Help Desk at (800) 234-4662, Option 1 for more

PASSIVE EMAIL

e-Notification (eN)

[Inbox](#)[Passive e-Mail](#)[News And Updates](#)[User Guide](#)

Today is: 07/09/2017

3201 - ABC Mortgage - Training

Sign Up To Receive A Passive E-mail

How it works: Enter an e-mail address. Each time a notice is posted to this mailbox an e-mail will be sent informing you that there is a notice in the e-Notification mailbox. The user must go to the e-Notification mailbox to view the actual notification.

Issuer #

E-mail
Address

E-NOTIFICATION INFORMATION

- e-Notification provides notices and “content”
 - Content may be text files, PDFs, letters, etc. from Ginnie Mae’s processing systems (e.g. from RFS exception feedback system, the pool processing systems, central payment and transfer systems, custom notices from Ginnie Mae, etc.).
 - Many of these are routine daily, weekly, monthly notices and content related to monthly investor reporting.
- Many of the notices have the direct link to the content. It is up to the Issuer to determine how best to use the content. Some content is in ‘raw’ text files, where other files are formatted.
- The notification is always linked to the most currently available content.
 - Notifications for the same subject, for recurring notices that have links, will always provide only the most current content.
 - Prior period content must be obtained through the Ginnie Mae Hot Line (888-446-6434)

Exception Feedback Example

Messages List (<= 30 Days)			
Subject	Date & Time Sent	Read By	Date Read
Failed Edits Report Ginnie Mae I Formatted	11/06/2012 10:48:35PM		
PA Exception Feedback	11/06/2012 06:26:54PM		

ISSUER INBOX – POSTED NOTIFICATIONS

e-Notification (eN)

Mailbox

Create New Notification

Notification List

Not Registered List

News And Updates

Us

Go

Today is: 04/07/2016

Messages List (<= 30 Days)

Subject	Date & Time Sent	Read By	Date Read
New Pools Certified /Rejected	04/07/2016 11:25:05AM		
Commitment Authority Availability	04/07/2016 12:45:44AM	Beth	04/07/16
Daily Unique Loan ID Raw	04/06/2016 09:05:05PM	Beth	04/07/16
New Pools Certified /Rejected	04/06/2016 05:35:06PM		
Pre-Collection Notices Ginnie Mae I Formatted	04/05/2016 01:00:04AM	Joe	04/05/16
Pre-Collection Notices Ginnie Mae I Raw	04/05/2016 12:47:10AM		
PA Exception Feedback	04/04/2016 02:35:27PM	Sarah	04/05/16
PA Functional Acknowledgement	04/04/2016 02:30:02PM	Beth	04/05/16
PA Functional Acknowledgement	04/04/2016 02:25:03PM		
Monthly Transfer Sheets Raw	04/02/2016 01:15:21AM	Joe	04/04/16
Monthly Transfer Sheets Formatted	04/02/2016 01:15:06AM	Joe	04/04/16
Daily Transfer Sheets Formatted	04/01/2016 01:05:29AM	Joe	04/01/16

PA FUNCTIONAL ACKNOWLEDGEMENT

ISSUER NOTIFICATION SCREEN WITH LINK FOR FUNCTIONAL ACKNOWLEDGEMENT

[PA Functional Acknowledgement](#)

09/30/2016 10:45:09PM

View Issuer Notification

Issuer #:

Date Created: 9/30/2016 10:45:09 PM

Reference #: 782078

Notice Type: Loan Processing

Subject: PA Functional Acknowledgement

Message:

(right click on a file name below to download the file)

[FA I hlang 9225 2016094508.csv](#) (225)

Read By:

Date Read:

[Back](#)

Open in new tab

Open in new window

Open in new InPrivate window

Save target as

Copy link

Add to reading list

FUNCTIONAL ACKNOWLEDGEMENT DOWNLOAD FILE

	A	B	C	D	E	F	G	H	I	J	K	L	M	N
1	File Name	File Size	Issuer Id	Record Da	Receipt D	Receipt Ti	User Id	Accept Flag	Pools	Loans	Sensitive	Various	Description	
2	rfs_l_hlan	131789	9225	1-Sep-16	#####	22:45:08	I_hlang	A	69	379	0	18		

Accept Flag:

A – File Accepted

R – File Rejected

EXCEPTION FEEDBACK NOTIFICATION EXAMPLE

ISSUER NOTIFICATION SCREEN WITH LINK FOR DOWNLOAD OF EXCEPTION FEEDBACK FILE

[PA Exception Feedback](#)

10/01/2016 08:57:35AM

View Issuer Notification

Issuer #:	9225
Date Created:	10/1/2016 8:57:35 AM
Reference #:	782561
Notice Type:	Loan Processing
Subject:	PA Exception Feedback
Message:	<p>(right click on a file name below to download the file)</p> <p>Exception_I_hlang_9225_20160901085734.csv (15673)</p>
Read By:	
Date Read:	
Back	

Open in new tab

Open in new window

Open in new InPrivate window

Save target as

Copy link

Add to reading list

EXCEPTION FEEDBACK DOWNLOAD FILE EXAMPLE

	A	B	C	D	E	F	G	H	I	J	K
1	POOL	LOAN	ISSUER LO	SEVERITY	CODE	FIELD	VALUE	MESSAGE	EXPECTED	REC_TYPE	UPDATED
2	#768168	209732820	9535064	E	LOAN102	Last Installment Paid D#		must be in MMDDYY#		A	#####
3	#768168	209732820	9535064	E	RFS998	Ginnie Mae Unique Loan #	LOAN750	activity record exist #		N	#####
4	#AI2905	0		E	POOL459	Security RPB	# 4943139.21	must be equal to or #		P	#####
5	#AI2905	0		E	RFS111	Pool Id	#AI2905	no activity reported #		R	#####
6	#768168	209732820	9535064	C	LOAN654	Loan Unpaid Principal #	0	should be greater than #	7073196.60	A	#####
7	#768168	209732820	9535064	C	LOAN655	Loan Unpaid Principal #	0	is not consistent with #	7073196.60	A	#####
8	#768168	209732820	9535064	C	NOTE403	Loan FIC	#0	should be greater than #	00034237.99	N	#####
9	#AD2066	0		C	POOL452	Security RPB	# 19481026.07	should equal prior r	#19481026.46	R	#####
10	#AI2907	0		C	POOL452	Security RPB	# 2988057.40	should equal prior r	#2988057.49	R	#####
11	#AM4554	0		C	POOL452	Security RPB	# 2237646.12	should equal prior r	#2242082.75	R	#####
12	#AM4555	0		C	POOL452	Security RPB	# 1540219.85	should equal prior r	#1543273.97	R	#####
13	#AP7709	0		C	POOL452	Security RPB	# 4458782.64	should equal prior r	#4458781.82	R	#####
14	#AP7710	0		C	POOL452	Security RPB	# 3009528.04	should equal prior r	#3009527.79	R	#####
15	#AP7711	0		C	POOL452	Security RPB	# 5205857.14	should equal prior r	#5205856.9	R	#####
16	#AP7712	0		C	POOL452	Security RPB	# 4856645.80	should equal prior r	#4856645.14	R	#####

PRE COLLECTION NOTICE EXAMPLE

ISSUER NUMBER: GINNIE MAE MORTGAGE-BACKED SECURITIES PROGRAM PAGE: 4039

ACH COLLECTION DATE 06/15/18
REPORT DATE 06/07/18

GINNIE MAE 1
PRINCIPAL, INTEREST AND GUARANTY FEE PRECOLLECTION NOTICE

ABCMortgage

CENTRAL P & I ACCOUNT

ACCOUNT NUMBER 78458978

BANK'S ACH ROUTING CODE
CHECK DIGIT 7

BASED ON THE RPB PROVIDED BY YOU FOR EACH OF THE FOLLOWING POOLS, THE PRINCIPAL, INTEREST, PRE-PAYMENT PENALTY (IF APPLICABLE) AND GUARANTY FEE AMOUNTS WILL BE COLLECTED FROM YOUR CENTRAL P & I ACCOUNT VIA ACH. COLLECTION FOR GUARANTY FEE WILL BE ON THE 10TH CALENDAR DAY AND COLLECTION FOR PRINCIPAL, INTEREST AND PRE-PAYMENT PENALTY (IF APPLICABLE) WILL BE ON THE 15TH CALENDAR DAY. THE TOTAL DRAFT AMOUNT FOR EACH COLLECTION DATE IS PROVIDED AT THE END OF THIS NOTICE.

POOL/LOAN PACKAGE NUMBER	POOL INDICATOR	POOL TYPE	RPB REPORTED	PRINCIPAL PAYMENT	INTEREST PAYMENT	TOTAL P & I PAYMENT	GUARANTY FEE
AR6695	X	PN	29,970,442.63	27,266.37	87,743.30	115,009.67	3,249.75
AR6696	X	PN	4,521,236.64	6,703.97	10,150.13	16,854.10	490.53
AR6698	X	CL	32,015,601.00	.00	89,376.89	89,376.89	3,468.36
AR6700	X	CL	9,686,843.00	.00	26,880.99	26,880.99	1,049.41
AR6702	X	CL	4,497,497.00	.00	12,930.30	12,930.30	487.23
AR6704	X	CL	2,541,210.00	.00	7,538.92	7,538.92	275.30
P & I TOTALS				33,970.34	234,620.53	268,590.87	
GUARANTY FEE TOTAL BOOK ENTRY POOLS						9,020.58	
GUARANTY FEE TOTAL NON-BOOK ENTRY POOLS						.00	
GUARANTY FEE TOTAL						9,020.58	

TOTAL ISSUER COLLECTION		277,611.45
06/10/18	GUARANTY FEE ACH DRAFT	9,020.58
06/15/18	ACH DRAFT	268,590.87
DRAFT TOTALS:		277,611.45

FOR INQUIRIES, PLEASE CONTACT EVAN DELCOLLE AT 212-815-2086

Section 5: RFS Monthly Report of Pool and Loan Data

OVERVIEW OF RFS RECORDS

- P – Pool Record
- L – Loan Record
- S – Sensitive Loan Record
- V – Various Loan Record
- MBS Guide Appendix VI-19
https://ginniemae.gov/issuers/program_guidelines/MBSGuideAppendicesLib/Appendix_VI-19.pdf
- Provides the detailed specifications for these records.

P – POOL RECORD

- This record contains data elements related to the Ginnie Mae pool, one record reports on one pool.
- The “P” record represents the end of report period status of the pool (activity netted to reporting period end).
- Turn to page 7 of Appendix VI-19 RFS Issuer Monthly Report Of Pool and Loan Data.

IMPORTANT CALCULATIONS PERFORMED BY RFS

Pool Record – the below fields are calculated for purposes of editing; for loan and pool accounting; and for Pool summary data (“11710A”). The Security RPB is reported by issuer.

Fields “calculated” (not reported) by RFS:

- Opening Security RPB
- Scheduled Principal
- Interest Due Security Holder
- Cash Due Security Holder
- “Calculated” Closing Security Balance (RFS compares this to issuer reported Security RPB)
- Guaranty Fee
- Liquidations in Full--FIC
- ***Issuers report Adjustments to FIC, Closing FIC (RFS calculates and compares)***

P – POOL RECORD

P - Pool Record Field #	Field Name	Remarks	Description
1	Record Type	Constant P - Pool	The letter P will be the first character on each pool record.
2	Pool ID	Must be a valid Ginnie Mae pool.	The Ginnie Mae Pool identifier assigned by Ginnie Mae at pooling to the pool/loan package.
3	Adjust FIC	99999999.99 Signed Field	The amount of adjustment, if any, to the pool FIC for the current Reporting Month.
4	Pool FIC	99999999.99	Dollar amount of the Fixed Installment Control for this pool for this reporting period.
5	Servicing Fee	99999999.99	Dollar amount of the Servicing Fee as calculated per the Ginnie Mae MBS Guide. If the Issuer calculates a Servicing Fee value that is negative, report zeroes to RFS.
6	Weighted Average Interest Rate	99.9999	The weighted average interest rate per the Ginnie Mae MBS Guide. Required for Ginnie Mae I Manufactured Housing pools and for all Ginnie Mae II pools.
7	Net Adjust RPB	9999999999.99 Signed Field	Adjustment to principal remitted to security holders. (For construction and serial note pools, this value must be zero.).
8	Deferred GPM Interest	99999999.99	Deferred Interest paid holders (GPM only): For GPM pools only, the dollar amount that is attributed to interest previously deferred and added to the principal of each loan that was paid to security holders in the current reporting month.
9	Serial Note	9999999999.99	Serial Notes principal available for distribution to holders. This field is only used for Serial Note pools.

P – POOL RECORD

P - Pool Record Field #	Field Name	Remarks	Description
10	Security RPB	999999999.99 The reported security RPB for the reporting period.	The Security remaining unpaid principal dollar amount of this pool as of the end of this reporting period. The Security RPB reported to RFS must be equal to the final RPB monthly report. The final Security RPB is the reported value that RFS releases to the CPTA after 7 PM (Eastern Time) on the 4 th business day.
11	T&I Escrow Balance	99999999.99 Signed Field	The dollar amount of the balance of tax and insurance account applicable to this pool as of the reporting period. Include any funds advanced by the Issuer for individual mortgage deficit escrow.
12	P&I Fund Balance	99999999.99 Signed Field	The dollar amount of the balance in the Principal and Interest account for this pool as of the reporting period.
13	Other Balance	99999999.99 Signed Field	The dollar amount of the balance of other funds.
14	Replacement Reserve Balance	99999999.99	Total dollar amount of all repair and replacement funds applicable to the pool as of the reporting period. Applies to Multifamily only.
15	Construction Loan Principal Balance	99999999.99 Signed Field	The principal portion of the payment collected when construction has not been completed prior to the required commencement of amortization. Applies to Multifamily only.
16	P&I Account Number		The custodial bank account number holding the principal and interest for this pool.
17	P&I Bank ID		The American Bankers Association routing number of the custodial bank where the principal and interest of the pool is held.

P – POOL RECORD

P - Pool Record Field #	Field Name	Remarks	Description
18	T&I Account Number		The custodial bank account number holding the taxes and insurance for this pool.
19	T&I Bank ID		The American Bankers Association routing number of the custodial bank where the taxes and insurance of the pool is held.
20	Replacement Reserve Account Number		The custodial bank account number holding the repair and replacement fund for this Multifamily pool .
21	Replacement Reserve Bank ID		The American Bankers Association routing number of the custodial bank holding the repair and replacement fund for this Multifamily pool .
22	Construction Loan Principal Account Number		The custodial bank account number holding the principal for this Multifamily pool.
23	Construction Loan Principal Bank ID		The American Bankers Association routing number of the custodial bank holding the principal funds for this Multifamily pool.
24	Filler		Reserved for future use.
25	Filler		Reserved for future use.

L – LOAN RECORD

- This loan level record contains data elements related to the active loans associated with the pool records (one record for each loan).
- The “L” record represents the end of report period status of the loan (activity netted to reporting period end).
- An “L” record is reported for Loan(s) liquidating from the pool in the report period.
- Turn to page 12 of Appendix VI-19 RFS Issuer Monthly Report Of Pool and Loan Data.

L – LOAN RECORD

L – Loan Record Field #	Field Name	Remarks	Description
1	Record Type	Constant L – Loan	The letter L will be the first character on each loan record.
2	Unique Loan ID		A number assigned by Ginnie Mae, which uniquely identifies this loan. See the appendix to this document, which provides additional Unique Loan ID information.
3	Pool ID	Must be a valid Ginnie Mae pool.	The Ginnie Mae Pool identifier assigned by Ginnie Mae at pooling to the pool/loan package.
4	Loan Type	FHA, FH1, FMF, RHS, RMF, PIH, VAG, VAV	A code, which denotes the government agency, associated with this loan.
5	Case Number		The Case Number to be reported per Ginnie Mae APM 02-17 (e.g., FHA, RHS, PIH, or VA). It must be the same Case Number that was reported (on the Schedule of Pooled Mortgages) to GinnieNET at the time of pool origination. All Case Numbers must contain 15 character positions.
6	Issuer Loan ID		The number assigned by the Issuer to uniquely identify the loan to their internal system.
7	First Payment Date	MMDDYYYY	The date in which the first monthly installment payment was due in accordance with the mortgage/note. For modified loans, report the first payment date of the re-amortized loan; the same date reported at pooling.
8	Loan Maturity Date	MMDDYYYY	The maturity date of this loan in accordance with mortgage/note. For modified loans, report the maturity date of the re-amortized loan; the same date reported at pooling.

L – LOAN RECORD

L – Loan Record Field #	Field Name	Remarks	Description
9	Loan Interest Rate	99.9999	The interest rate of the loan. For modified loans, report the loan interest rate of the re-amortized loan; the same rate reported at pooling.
10	Loan OPB	9999999999.99	Original Principal Balance, the dollar amount of the original loan principal balance as stated on the mortgage note. For modified loans, report the original OPB of the loan per the “original” note; not the modified OPB.
11	Loan FIC	99999999.99	The current fixed installment constant of principal and interest payments for this loan. For modified loans, report the monthly FIC (principal and interest) of the re-amortized loan; the same value reported at pooling.
12	Last Installment Paid Date	MMDDYYYY	The loan amortization schedule date of the last installment payment received. If the borrower has not made any payment to the loan and if there is no Last Installment Paid Date, do not report a value in this field (report blank in this field).
13	In Foreclosure Flag	N or Y (default N)	A flag that indicates whether or not this loan is in foreclosure.
14	Delinquent Interest	99999999.99	The total interest portions of delinquent installments due for this loan. This is the interest portion of unpaid installments that are delinquent (or in foreclosure) as of the end of the reporting period.
15	Delinquent Principal	9999999999.99	The total principal portions of delinquent installments due for this loan. This is the principal portion of unpaid installments that are delinquent (or in foreclosure) as of the end of the reporting period.

L – LOAN RECORD

L – Loan Record Field #	Field Name	Remarks	Description
16	Prepaid Interest	99999999.99	The total interest portions of prepaid installments collected for this loan. Report interest portion of monthly installments that have been collected where the due dates of the installments are later than the current reporting month.
17	Prepaid Principal	9999999999.99	The total principal portions of prepaid installments collected for this loan. Report the principal portion of monthly installments that have been collected where the due dates of the installments are later than the current reporting month.
18	Install Interest	99999999.99	The amount of all installment interest collected for this loan this reporting period. This includes the scheduled payment due this month; delinquent installments collected, as well as prepaid installments. Report all monthly installments of interest collected (actually received) on pooled loans during the reporting month.
19	Install Principal	9999999999.99	The amount of all installment principal collected for this loan this reporting period. This includes the scheduled payment due this month; delinquent installments collected, as well as prepaid installments. Enter all monthly installments of principal collected (actually received) on pooled loans during the reporting month. Do not include curtailments.
20	Curtailment	9999999999.99	The dollar amount of non-scheduled additional principal collected for this loan this reporting period. Report principal amounts credited to the mortgage loan this reporting period that is “in addition” to monthly installments. Do not report liquidation-in-full in this field.
21	Adjust Interest	99999999.99 Signed Field	A signed field. Dollar amount of adjustment to the loan interest collected. Reasons for adjustments may include: 1) Curtailment interest adjustment, 2) Reversal of installment payment because the check bounced, 3) Corrections to mistakes made in prior reporting.

L – LOAN RECORD

L – Loan Record Field #	Field Name	Remarks	Description
22	Net Adjust UPB	9999999999.99 Signed Field	A signed field. Adjustments to the loan principal balance: The dollar amount of adjustment to the unpaid principal balance of the loan. Reasons for adjustments may include: 1) Construction Draws, 2) New loan substituted for a liquidated loan 3) Reversal of an installment payment because the check bounced, 4) Corrections to mistakes made in prior reporting.
23	Loan UPB	9999999999.99 Signed Field	A signed field. The UPB of the loan this reporting period, as of the close of the Issuer's reporting cutoff for the reporting period. The value reported should not include amounts for unsecuritized construction loan draws. For loans being liquidated, report the amount of the principal balance remaining on the loan after application of the last installment received from the mortgagor prior to the liquidation.
24	Removal Date	MMDDYYYY	For loan liquidation, the date in which the loan was removed from the Ginnie Mae pool. Format MMDDYYYY. Liquidation is any transaction that reduces the unpaid principal balance of a loan to zero in the reporting period.
25	Removal Reason	1, 2, 3, 4, 5, 6	A code that denotes the reason why the loan was removed from the Ginnie Mae pool.
26	Liquidation Interest Due	99999999.99	The dollar amount of the interest, due the pool.
27	Liquidation Principal Remitted	9999999999.99	The sum of each of the installment principal amounts remitted.
28	Liquidation Principal Balance	9999999999.99 Signed Field	A signed field. The remaining principal balance of the loan at liquidation.
29	Loan T&I Balance	99999999.99 Signed Field	A signed field. The balance of taxes and insurance funds in escrow or impound account, for the loan, as of the Issuers reporting cutoff date. This field applies to Single Family loans only and is not required for Multifamily loans.

S – SENSITIVE LOAN RECORD

- This loan level record contains “static” information and personally identifiable information (PII). It is only reported if there is a change to incorrect or incomplete data.
- Turn to page 20 of Appendix VI-19 RFS Issuer Monthly Report Of Pool and Loan Data.

S – SENSITIVE LOAN RECORD

S – Sensitive Record Field #	Field Name	Remarks	Description
1	Record Type	Constant S – Sensitive	The letter S will be the first character on each sensitive loan record.
2	Unique Loan ID		A number assigned via GinnieNET that uniquely identifies this Ginnie Mae loan. See the appendix to this document, which provides additional Unique Loan ID information.
3	Loan Street	Property address	The street address of the property that is mortgaged under this loan.
4	Loan City	Property city	The name of the city in which the property associated with this mortgage is located.
5	Loan State	Property state	The U.S. Postal Service code for the state in which the property is located.
6	Loan Zip	Property zip code	The U.S. Postal Service ZIP code of the property.
7	SSN 1		Social Security Number or Tax ID for the loan.
8	First Name 1		The First name of the borrower of this loan.
9	Last Name 1		Last name of the borrower of this loan. If the loan is a Multifamily loan, enter the name of the organization.
10	SSN 2		Social Security Number of a second borrower of the mortgage loan.

S – SENSITIVE LOAN RECORD

S – Sensitive Record Field #	Field Name	Remarks	Description
11	First Name 2		The First name of the second borrower of this loan.
12	Last Name 2		Last name of the second borrower of this loan.
13	SSN 3		Social Security Number of the third borrower for the mortgage loan.
14	First Name 3		The First name of the third borrower of this loan.
15	Last Name 3		Last name of the third borrower of this loan.
16	SSN 4		Social Security Number of the fourth borrower for the mortgage loan.
17	First Name 4		The First name of the fourth borrower of this loan.
18	Last Name 4		Last name of the fourth borrower of this loan.
19	SSN 5		Social Security Number of the fifth borrower for the mortgage loan.
20	First Name 5		The First name of the fifth borrower of this loan.
21	Last Name 5		Last name of the fifth borrower of this loan.

V – VARIOUS LOAN RECORD

- This loan record contains various other “static” information related to the loan. It is only reported if there is a change to the data that was initially submitted on form HUD 11706 Schedule of Pooled Mortgages.
- Many various data items are controlled fields. These are subject to an edit and suspense process. Issuers will be contacted to confirm the changes.
- Turn to page 23 of Appendix VI-19 RFS Issuer Monthly Report Of Pool and Loan Data.

The following fields apply to Multifamily:

5. Loan To Value

7. Debt Service Ratio

10. MERS MIN

11. MERS MOM

V – VARIOUS LOAN RECORD

V – Various Record Field #	Field Name	Remarks	Description
1	Record Type	Constant V – Various	The letter V will be the first character on each record to update various other loan data. This field cannot be corrected to a blank value.
2	Unique Loan ID		A number assigned via <i>GinnieNET</i> that uniquely identifies this Ginnie Mae loan. This field cannot be deleted from a previously-reported value.
3	Living Units *	1, 2, 3, 4	The number of living units in the property; the same codes used by FHA and VA to indicate one living unit, two, etc.. Valid values are: 1, 2, 3, and 4. This field applies to Single Family loans only. This is a controlled field on the Various Loan Record and cannot be deleted from a previously-reported value.
4	Loan Purpose *	1, 2, 3, 4	A code that denotes the purpose of the loan. Valid values are: 1 - Regular, 2 - Refinance, 3 – Loan Modification (HAMP), and 4 – Loan Modification (non-HAMP). This field applies to Single Family loans only. This is a controlled field on the Various Loan Record and cannot be corrected to a blank value.
5	Loan to Value *	999.99	The ratio (expressed as a percent) of the Original Principal Balance, including any financed mortgage insurance premium, to either; (i) in the case of a purchase money loan, the lower of the property's sale price or appraised value at origination; or (ii) in the case of a refinance loan (non-streamline), the appraised value at the time of refinancing. In the case of a streamlined refinance, a value of zero may be entered. RD loans may use the appraised value when calculating the LTV. If reporting for Multifamily, report the standard loan-to-value of the mortgage. This is a controlled field on the Various Loan Record.
6	Filler		Reserved for future use.
7	Debt Service Ratio	99.9999	The debt service ratio can be blank. This field applies to Multifamily pools only.
8	Credit Score *		Numeric credit score resulting from credit evaluation model. This field applies to Single Family loans only and is not applicable to Multifamily loans. This is a controlled field on the Various Loan Record.

V – VARIOUS LOAN RECORD

V – Various Record Field #	Field Name	Remarks	Description
9	Loan Buydown Code	1 or 2	A code indicating whether the loan has a buydown feature. Valid values are: 1 – Buydown Loan, 2 – Not a Buydown Loan. This field applies to Single Family loans only. This is a controlled field on the Various Loan Record and cannot be deleted from a previously-reported value.
10	MIN		A code that identifies this loan in the Mortgage Electronic Registration System (MERS). This field applies to both Single Family and Multifamily loans.
11	MERS Original Mortgagee	N or Y	A flag that indicates whether this loan defines MERS (Mortgage Electronic Registration System) as the Original Mortgagee. This field applies to both Single Family and Multifamily loans.
12	GEM Percent Increase	99.9999	Growing Equity loans Mortgage Percentage Increase is the predetermined rate at which monthly payments increase annually for loans in Pool type GD - Growing Equity Mortgages for a number of years acceptable to FHA or VA. This field applies to Single Family loans only.
13	Down Payment Assistance Flag *	1 or 2	flag that indicates whether the borrower received gift funds for the down payment. Valid values are: 1 – Borrower Received Gift Funds for Down Payment, 2 – No Gift Assistance. This field applies to Single Family loans only. This is a controlled field on the Various Loan Record and cannot be deleted from a previously-reported value.
14	Combined LTV Ratio Percent *	999.99	The ratio (expressed as a percent) of the Original Principal Balance including any financed mortgage insurance premium plus all subordinate mortgages to either; (i) in the case of a purchase money loan, the lower of the property's sale price or appraised value at origination, or (ii) in the case of a refinance loan (non-streamline), the appraised value at the time of refinancing. In the case of a streamlined refinance, a value of zero may be entered. RD loans may use the appraised value when calculating the CLTV. If there is no second lien, report the LTV. This field applies to Single Family loans only. This is a controlled field on the Various Loan Record.

V – VARIOUS LOAN RECORD

V – Various Record Field #	Field Name	Remarks	Description
15	Total Debt Expense Ratio Percent *	999.99	The ratio of all debts of the borrower(s) to the borrower's qualifying income as defined by the mortgage insurer or guarantor. Also known as: Back End Ratio. If this is not required by the insuring agency then enter "000.00" This field applies to Single Family loans only. This is a controlled field on the Various Loan Record.
16	Refinance Type *	1, 2, 3, 4	Identifies the type of refinance. Valid values are: 1 – Not Streamlined, Not Cash Out, 2 – Cash Out, and 3 –Streamlined. This field applies to Single Family loans only. This is a controlled field on the Various Loan Record. If this field is reported, Loan Purpose must be "2".
17	Pre-Modification First Installment Due Date	YYYYMMDD	The original first scheduled installment due prior to the modification (First Payment Due Date prior to modification taking place). This field applies to Single Family loans only. This is a controlled field on the Various Loan Record. If this field is reported, Loan Purpose must be "3" or "4".
18	Pre-Modification Original Principle Balance (OPB) Amount	99999999.99	The Original Principal Balance (OPB) of the modified loan prior to the modification taking place -- the unmodified Original Principal Balance of the loan per the original note. This field applies to Single Family loans only. This is a controlled field on the Various Loan Record. If this field is reported, Loan Purpose must be "3" or "4".
19	Pre-Modification Interest Rate Percent	99.999	The original interest rate of the modified loan prior to the modification taking place -- the interest rate per the unmodified original note. For ARM loans the unmodified original interest rate per the original note without any interest rate adjustments. This field applies to Single Family loans only. If this field is reported, Loan Purpose must be "3" or "4".
20	Pre-Modification Loan Maturity Date	YYYYMMDD	The original loan maturity date of the modified loan prior to modification taking place -- the maturity date of the loan per the unmodified original note. This field applies to Single Family loans only. If this field is reported, Loan Purpose must be "3" or "4".

V – VARIOUS LOAN RECORD

V – Various Record Field #	Field Name	Remarks	Description
21	First-Time Homebuyer Indicator	N or Y, *, Blank	A flag that indicates whether the borrower qualifies as a first time homebuyer. This field applies to Single Family loans only and applies only to purchase loans (ie. Loan Purpose = “1”). This field applies to loans pooled in September 2012 and thereafter. This is a controlled field on the Various Loan Record.
22	Third-Party Origination Type	1, 2, 3, Blank	Identifies the type of third party that originated the loan. Valid values are: 1 – Broker, 2 – Correspondent, and 3 –Retail. This field applies to Single Family loans only. This field applies to loans pooled in September 2012 and thereafter. This is a controlled field on the Various Loan Record and cannot be deleted from a previously-reported value.
23	Upfront MIP Rate	99.999 , *, Blank	The upfront mortgage insurance premium percentage rate that institutions charge to insure FHA loans. This field applies to FHA Single Family loans only. This field applies to loans pooled in September 2012 and thereafter. This is a controlled field on the Various Loan Record and cannot be deleted from a previously-reported value when the Loan Type is FHA.
24	Annual MIP Rate	99.999 , *, Blank	The annual mortgage insurance premium percentage rate that institutions charge to insure FHA loans. This field applies to FHA Single Family loans only. This field applies to loans pooled in September 2012 and thereafter. This is a controlled field on the Various Loan Record and cannot be deleted from a previously-reported value when the Loan Type is FHA.
25	Loan Origination Date	YYYYMMDD	The origination date of the mortgage. This field applies to Single-Family loans only and is a controlled field on the Various Record. VARY623 is only applicable to loans in ARM pools. VARY624 is only applicable to loans originated in January 2015 and thereafter.

PROCESS FLOW – MONTHLY VARIOUS SUSPENSE

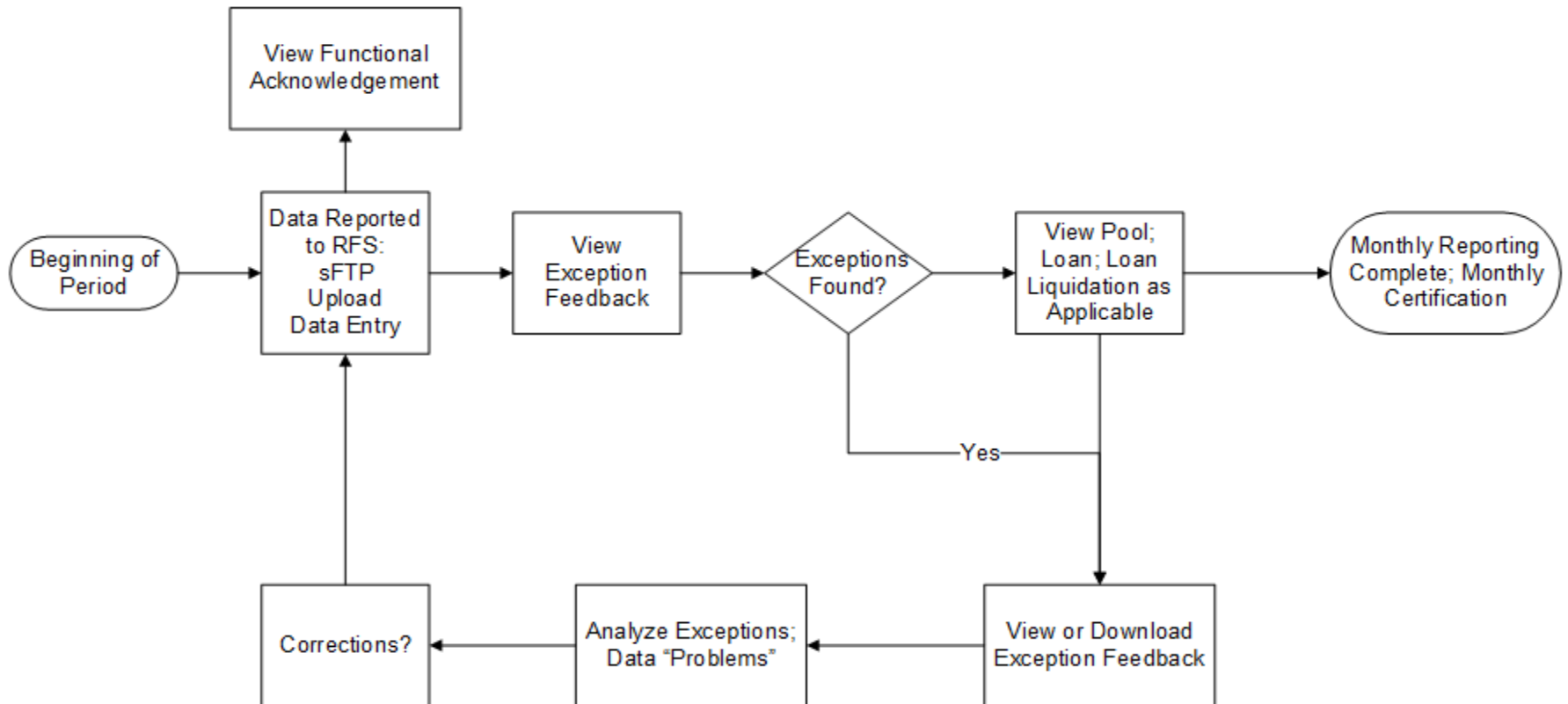
- “Various” Data is initially entered into Ginnie Mae systems on GinnieNET at Pool Delivery.
- RFS is updated with the data from GinnieNET Pool Delivery (Pool detail and loan detail).
- Issuers use RFS Various input to correct/change data, on an exception basis; as needed basis.
- RFS “Suspends” Various Records and Issuer is notified through RFS E-Notification. RFS Operations contacts the Issuer.
- Issuer provides instructions to RFS Operations about applying the changes/corrections.
- Email address: GinnieMaeVarious@deloitte.com

A decorative dotted line in the top left corner, starting from the top left and extending horizontally to the right.

Q & A Session

Section 6: Overview of Reporting Workflow

THE BIG PICTURE



REPORTING POOL AND LOAN LEVEL DATA

- Via GMEP:
 - Online Entry - occurs through the RFS “activity” screens, such as the Loan Activity Screen and the Pool Activity Screen. Can also be used to view or edit data submitted in files.
 - File Upload - Issuers may upload data files less than “5 MB” in size through the web application screens (If exceeded, the user will get a message).
- Via Secure FTP (SFTP):
 - Files submitted directly to Ginnie Mae via secure FTP channel. Typically done by IT Department; sub-servicer; service bureau. Requires coordination with Ginnie Mae/BNY to establish user account.

REPORTING “CORRECTIONS”

- “Corrections” are submitted in the same format as initial reports – the P, L, S, and/or V records
- RFS processes files automatically as received, and there is no special record type or transaction for “corrections”
- “Last Record In” becomes the data of record for the report period
- RFS only retains the most recently submitted data

VIEWING FUNCTIONAL ACKNOWLEDGEMENTS

- Was file upload successful?
- Two methods of viewing Functional Acknowledgement
 - PA Functional Acknowledgement posted in e-Notification
 - PA Exception Feedback - Download

VIEWING FUNCTIONAL ACKNOWLEDGEMENTS

The screenshot displays the GinnieMae Enterprise Portal interface. The top navigation bar includes links for Home, My Profile, RFS, File Upload, and IPMS. The RFS link is highlighted, and a dropdown menu is open, showing 'Exception Feedback' as the selected option. Below the navigation bar, the 'Exception Feedback' section is visible, featuring a 'User Guide' link and a list of functional areas: Pool Accounting - Single Family, Pool Accounting - Multifamily, Independent Public Accountant (IPA), Matching and Suspense (MAS), Servicemembers Civil Relief Act (SCRA), and Custodial Account Verification System (CAVS). A sidebar on the left contains a 'Navigation' section with a list of links: Home, Summary, Exception, and Download.

GinnieMae
Our Guaranty Matters

Enterprise Portal

Home My Profile **RFS** File Upload IPMS

Exception Feedback

1.0 **Hor** Pool Accounting - Single Family **User Guide**
Hom Pool Accounting - Multifamily

Navigation Independent Public Accountant (IPA)
Use the tabl Matching and Suspense (MAS)
• Home Servicemembers Civil Relief Act (SCRA)
• Summary Custodial Account Verification System (CAVS)
• Exception
• Download

VIEWING FUNCTIONAL ACKNOWLEDGEMENTS

Exception Feedback

1.0

[Home](#)

[Summary](#)

[Exceptions](#)

[Download](#)

[User Guide](#)

Home

Navigation Overview

Use the tabbed links at the top of this page to navigate to the major functional areas of Exception Feedback:


- Home
- Summary
- Exception
- Download

The purpose and general content of each major functional area is described below.

Home

Clicking on this tab from any page will return you to this home page.


VIEWING FUNCTIONAL ACKNOWLEDGEMENTS



Enterprise Portal

Help | Logout | Contact Us

HomeMy ProfileRFS

Exception Feedback

PROD.2086.1779HomeSummaryExceptionsDownloadUser Guide

[Issuer FA List](#) [Download Exceptions](#) [Download List of ALL RFS Exceptions](#)

ISSUER ABC

Issuer ID:Report Period:

9225 ▼02/2013 ▼GO

Functional Acknowledgement List

Issuer File Name Reported	File Size	Receipt Date	Pool Count	Loan Count	Accepted/Rejected
rfs_1_jdoe_20130201.9225.01	27764	2013-03-04 15:05	48	48	A

VIEWING FUNCTIONAL ACKNOWLEDGEMENTS



Enterprise Portal

[Help](#) | [Logout](#) | [Contact Us](#)

[Home](#) [My Profile](#) **RFS** [File Upload](#) [IPMS](#)

Exception Feedback



1.0

[Home](#) [Summary](#) [Exceptions](#) **[Download](#)** [User Guide](#)

[Issuer FA List](#) [Download Exceptions](#) [Download List of ALL RFS Exceptions](#)

Issuer ID:

9225

Report Period:

02/2013

Issuer Functional Acknowledgement

File Name: FA_I_jdoe_20130201.9225.01

File Size 27764

Issuer ID: 9225

Record Date: 3/01/2013

Date Received: 3/04/2013

Time Received: 5:05 PM

User Account ID: I_jdoe

File Accepted/Rejected: A

Counts In Submitted File

Pool Count: 48

Loan Count: 48

Sensitive Count: 4

Various Count: 4

End Issuer Functional Acknowledgement

MULTIFAMILY ACTIVITY SCREENS

**Enterprise Portal**

[Home](#) [My Profile](#) [RFS](#) [File Upload](#) [IPMS](#)

Welcome To Ginnie Mae

Welcome Ms. Nancy

Organization:

Issuer(s):

[Exception Feedback](#)
[Pool Accounting - Single Family](#)
[Pool Accounting - Multifamily](#)
[Matching and Suspense \(MAS\)](#)
[Servicemembers Civil Relief Act \(SCRA\)](#)
[e-Notification \(eN\)](#)
[Issuer Feedback](#)
[HMBS Reporting and Administration \(HRA\)](#)
[Widely Held Fixed Investment Trust \(WHFIT\)](#)

Welcome To Ginnie Mae Enterprise Portal

Ginnie Mae Enterprise Portal will not be available from Friday March 11, 2016 9:00 PM until Sunday March 13, 2016 9:00 PM. For more information, please call 1-800-234-4662, option #1.

Ginnie Mae Enterprise Portal will not be available from Friday March 18, 2016 9:00 PM until Sunday March 20, 2016 9:00 PM. For more information, please call 1-800-234-4662, option #1.

Ginnie Mae Relationship Services
Portal Security Administrator
Mellon
150 Broadway Street - 8 East
New York, NY 10286

POOL ACTIVITY SCREEN

[Home](#)
[My Profile](#)
[RFS](#)
[File Upload](#)

Pool Accounting - Multifamily

0.1.0
[Home](#)
[Pool](#)
[Loan](#)
[Quarterly Verification](#)
[Prepayment Penalty](#)
[User Guide](#)

[Pool List](#)
[Pool Activity](#)

ABC Mortgage - Training

Issuer ID

3201

Pool ID

Report Period

12/2016

GO

Issuer ID:

Pool ID:

Type:

Opening FIC:

0

Liquidations-In-Full FIC:

0

Adjustment to FIC:

0

Closing FIC:

0

Security Int. Rate:

Install Interest:

Pool Mortgage Rate:

0.0000

Service Fee:

0

Int. Due Security Holder:

Cash Due Security Holder:

T & I Balance:

0

P & I Balance:

0

Other Balance:

0

Opening Security RPB:

0

Scheduled Principal:

0

Curtailments:

0

Liquidations:

0

RFB Adjustment:

0

Total Principal:

0

Reported

Calculated

Closing Security RPB:

0

Released Security RPB:

0

Guaranty Fee:

[View 11710A](#)
Custodial Bank Information

Principal Account#:

Escrow Account#:

Principal Bank ABA#:

Escrow Bank ABA#:

SAVE

SUMMARIZE POOL

LOAN ACTIVITY SCREEN

[Home](#)
[My Profile](#)
[RFS](#)
[File Upload](#)

Pool Accounting - Multifamily

0.1.0
[Home](#)
[Pool](#)
[Loan](#)
[Quarterly Verification](#)
[Prepayment Penalty](#)
[User Guide](#)

[Loan List](#)
[Pool List](#)
[Edit Construction](#)
[Edit Project](#)
[Liquidate Loan](#)

ABC Mortgage - Training

Issuer ID

3201

Unique Loan ID

Report Period

12/2016

GO

Issuer ID:

Pool ID:

Pool Type:

Unique Loan ID:

Loan Type:

Case #:

Issuer Loan ID:

OPB:

0

Company:

Address:

City:

State:

Zip:

Active:

Security Int. Rate:

Loan Int. Rate:

0

First Payment:

mm/dd/yyyy

Maturity:

mm/dd/yyyy

TIN:

Orig. UPB:

0

FIC:

0

Borrower Activity During Reporting Period

In Foreclosure:

N

Record Date:

mm/yyyy

Prior Payment Date:

mm/dd/yyyy

Last Installment Date:

mm/dd/yyyy

Interest

Delinquent:

0

Prepaid:

0

Opening UPB:

0

Instalment:

0

Curtalment:

Adjustments:

0

Net Adjust UPB:

0

Closing UPB:

0

Principal

0

0

0

0

0


0

0

0

Project Loan Various Data Fields

SAVE


GinnieMae
 Our Guaranty Matters

LOAN ACTIVITY SCREEN

Various Loan Data

Project Loan Various Data Fields			
Loan to Value:	<input type="text" value="000.00"/>	MIN ID:	<input type="text"/>
		MOM:	<input type="text" value="▼"/>
		Debt Service Ratio:	<input type="text" value="00.0000"/>

POOL LIST

[Home](#)
[My Profile](#)
[RFS](#)
[File Upload](#)

Pool Accounting - Multifamily

0.1.0
[Home](#)
[Pool](#)
[Loan](#)
[Quarterly Verification](#)
[Prepayment Penalty](#)
[User Guide](#)

[Pool List](#)
[Pool Activity](#)

ABC Mortgage - Training

Issuer ID
3201

Pool ID

Report Period
12/2018
[GO](#)

Pool ID Ranges: AD5081 -

Page 1

Pool ID	Pool Type	Program	Pool Status	Total Loans	Reported Loans	Loans Liquidated
AD5081	CL	1	Not Reported	1	0	0
AI7074	PN	1	Not Reported	1	0	0
AK0987	CL	1	Not Reported	1	0	0
AK7626	PN	1	Not Reported	1	0	0
AL2695	PN	1	Not Reported	1	0	0
AM0939	PN	1	Not Reported	1	0	0
AO3414	PN	1	Not Reported	1	0	0
AO6129	PN	1	Not Reported	1	0	0
AQ9271	CL	1	Not Reported	1	0	0
AR6698	CL	1	Not Reported	1	0	0
AR7254	CL	1	Not Reported	1	0	0
AR9461	CL	1	Not Reported	1	0	0
AR9790	CL	1	Not Reported	1	0	0
AR9878	CL	1	Not Reported	1	0	0
AS0173	CL	1	Not Reported	1	0	0
AS2107	CL	1	Not Reported	1	0	0
AS8536	CL	1	Not Reported	1	0	0
AS8557	CL	1	Not Reported	1	0	0

LOAN LIST

Pool Accounting - Multifamily

1.0

[Home](#) [Pool](#) [Loan](#) [Quarterly Verification](#) [Prepayment Penalty](#) [User Guide](#)

[Loan List](#) [Pool List](#) [Edit Construction](#) [Edit Project](#) [Liquidate Loan](#)

Issuer ID

9225 ▼

Pool ID

Unique Loan ID

Report Period

09/2015 ▼ [GO](#)

Message from webpage



Please enter a Pool ID to see the loan list

OK

MF LOAN LIST

Pool Accounting - Multifamily

1.0

[Home](#) [Pool](#) [Loan](#) [Quarterly Verification](#) [Prepayment Penalty](#) [User Guide](#)

[Loan List](#) [Pool List](#) [Edit Construction](#) [Edit Project](#) [Liquidate Loan](#)

Issuer ID

9225 ▼

Pool ID

AI7053

Unique Loan ID

Report Period


09/2015 ▼

[GO](#)

Unique Loan ID Ranges:

213219599 - ▼

Page 1

Unique Loan ID 

Issuer Loan Id

Loan Status

213219599

258050866

Corrected Activity

Page 1

A decorative dotted line in the top left corner, starting from the top left and extending horizontally to the right.

Q & A Session

Section 7: RFS Exception Feedback

RFS UPLOAD/EDIT, SUMMARIZE/EDIT, AND EXCEPTION FEEDBACK

UPLOAD and Edit

Files are uploaded (or data entered online) to RFS and is subject to RFS Upload Editing (or on line editing). This upload Exception Feedback is provided for any files that are accepted (Navigate to Functional Acknowledgement) This is the initial edit process. Data uploaded or entered on line must also be processed by RFS “Summarize” (Summary Edit)

SUMMARIZE and Edit

Summarize does the pool and loan accounting calculations for the pools and loans in the Issuer’s portfolio.

Summarization will occur:

- Automatically when the Issuer has reported 90% or more of expected loan data.
- Nightly “bulk” Summarize for all issuers meeting the “90%” criteria, to include any online data entry

REVIEW EXCEPTIONS

The Issuer should view the on line RFS Issuer Summary screen by navigating to the RFS > Exception Feedback > Summary:

- Provides a snapshot of the monthly reporting activity and total number of outstanding exceptions.
- Navigate to RFS Exception Feedback Screens to View Detailed Exception List
- Navigate to Exception Feedback “Download Exceptions” for file of Exceptions.

IMPORTANT CALCULATIONS PERFORMED BY RFS SUMMARIZE

- Number of Pools Expected and Number Reported
- Number of Loans Expected and Number Reported
- Loan Delinquency, based on:
 - Current Reporting Period (Header Record Field 3)
 - Last Installment Paid Date (Loan Record Field 12)
- Pool FIC compared to Reported Loans FIC
- Principal and Interest Collected, summarized from the loan level

APPENDIX VI-19 EXCEPTION MESSAGES

Pool Record Field Instructions

1. Record Type: The letter P will be the first character on each pool record.

2. Pool ID: The Ginnie Mae Pool identifier assigned by Ginnie Mae at pooling to the pool/loan package.

Exception Messages

- E-RFS100 Pool ID must be specified.
- E-RFS102 Pool ID must be 6 characters.
- E-RFS103 Pool ID not found for this Issuer number.
- E-RFS104 Pool ID is associated with another Issuer.
- E-RFS105 Pool ID is on file but has not been issued yet.
- E-RFS106 Pool ID has been terminated.
- E-RFS107 Pool ID previously reported as paid-off.
- E-RFS110 Pool ID activity for this period belongs to another Issuer.
- *E-RFS111 Pool ID no activity reported this period.*

3. Adjust FIC: A signed field. The amount of adjustment, if any, to the pool FIC for the current Reporting Month.

Exception Messages

- H-POOL050 FIC Adjustment should be specified when interest rate changed during the reporting period.
- E-POOL051 FIC Adjustment must be numeric.
- E-POOL052 FIC Adjustment must include a decimal point.
- E-POOL053 FIC Adjustment must include a sign in first position.
- *H-POOL054 FIC Adjustment should equal the difference between the opening and closing Fixed Installment Constant (FIC) for the pool minus the FIC for loans liquidated during the reporting period.*

ANALYZE EXCEPTIONS

Severity Level	Correction Timeframe	Severity Description
E	Corrections to Pool and Loan Records as applicable; corrections on these exceptions are due no later than the 4th business day.	Record cannot be processed – Exceptions must be addressed in order to complete monthly reporting; resubmit data as applicable to the particular RFS message. Exceptions can occur on any Pool, Loan, Sensitive, or Various records.
C	Corrections must be addressed by the 4th business day. The severity level, “C”, is only associated with Pool and Loan reporting.	Generally these are exceptions related to remittance and/or disclosure data. These only occur on data related to Pool reporting and/or Loan reporting.
H	Corrections should be addressed by the 10th business day.	Exceptions related to Pool reporting and/or Loan reporting data.
M	Corrections should be addressed by the 10th business day.	Single Family Loan Matching and/or Suspense; corrections may require research, and therefore corrections could be made in the following reporting period
L	Corrections should be addressed by the 10th business day.	Exceptions can occur on any reporting of Pool, Loan, Sensitive, or Various records.

ACCESSING EXCEPTION FEEDBACK

The screenshot displays the Ginnie Mae portal interface. At the top, there is a navigation bar with tabs: 'Home', 'My Profile', 'RFS', 'File Upload', and 'IPMS'. The 'RFS' tab is currently selected. Below the navigation bar, a dropdown menu is open, listing several options: 'Exception Feedback', 'Pool Accounting - Single Family', 'Pool Accounting - Multifamily', 'Matching and Suspense (MAS)', 'Servicemembers Civil Relief Act (SCRA)', 'e-Notification (eN)', 'Issuer Feedback', 'HMBS Reporting and Administration (HRA)', and 'Widely Held Fixed Investment Trust (WHFIT)'. The 'Exception Feedback' option is highlighted with a red rectangular border. On the left side of the page, there is a sidebar with the text 'Welcome To Ginn...', 'Welcome', 'Organization:', and 'Issuer(s):'. Below 'Issuer(s):', there is a dropdown menu showing '9225'. On the right side of the page, there is a 'Welcome' message and a red text alert that reads: 'Surprise Portal will not be available, please call 1-800-234-4666'. Below the alert, there is a 'Shipping Services' section with the text 'ty Administrator' and '8 East'.

RFS SUMMARY SCREEN

Exception Feedback

1.0

[Home](#) [Summary](#) [Exceptions](#) [Download](#) [User Guide](#)

[Issuer Summary](#) [Alert List](#)

Issuer ID:

Report Period:

[GO](#)

Summary for Issuer ID

Last File Submission Date 0 Last Pool Summarization Date 04/24/2017 17:08

Pool Exceptions 0 [Exception List](#)

Loan Exceptions 1 [Exception List](#)

	Reported Loans	Expected Loans	Liquidated Loans	Delinquent Loans	Delinquent Loans Percentage	1 Month Delinquent	2 Months Delinquent	3+ Months Delinquent	Foreclosure	DQ2+
I	13	13	0	0	0.0000%	0	0	0	0	0.0000%
II	0	0	0	0	0.0000%	0	0	0	0	0.0000%
Total	13	13	0	0	0.0000%	0	0	0	0	0.0000%

	Reported Pools	Expected Pools	T & I Funds	Other Funds	Guaranty Fee	Fixed Installment Constant	Unpaid Pool Principal Balance	Security Remaining Principal Balance	Principal Due Holders	Interest Due Holders
I	13	13	\$839,762.63	\$0.00	\$14,598.49	\$447,891.65	\$134,755,319.46	\$134,614,538.28	\$140,781.18	\$378,648.35
II	0	0	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total	13	13	\$839,762.63	\$0.00	\$14,598.49	\$447,891.65	\$134,755,319.46	\$134,614,538.28	\$140,781.18	\$378,648.35

Monthly Certification

Monthly Reporting Certification / Reported 11710D Data

OVERVIEW OF EXCEPTIONS

Exception Feedback

1.0

Home

Summary

Exceptions

Download

User Guide

Alert List

Issuer ID:

▼

Report Period:

03/2017

▼

GO

Medium/Low Exceptions

Severity	Alert ID	Count
Medium Warning	MAT001	1

RETRIEVE EXCEPTIONS

- Pool and Loan Level Data Exceptions
 - Online - Issuers can view exceptions through the RFS Exception Feedback online screens.
 - Download - Issuers may download a file containing exceptions from the RFS exception feedback download screen.
- Downloading of exception feedback is recommended

DOWNLOAD EXCEPTION FEEDBACK FILE

[Home](#) [My Profile](#) [RFS](#) [File Upload](#) [IPMS](#)

Exception Feedback

1.0 [Home](#) [Summary](#) [Exceptions](#) [Download](#) [User Guide](#)

[Home](#)

Navigation Overview

Use the tabbed links at the top of this page to navigate to the major functional areas of Exception Feedback:

- Home
- Summary
- Exception
- Download

The purpose and general content of each major functional area is described below.

Home

Clicking on this tab from any page will return you to this home page.

Summary

DOWNLOAD EXCEPTION FEEDBACK FILE

Exception Feedback

1.0

[Home](#) [Summary](#) [Exceptions](#) [Download](#) [User Guide](#)

[Issuer FA List](#) [Download Exceptions](#) [Download List of ALL RFS Exceptions](#)

ABC Mortgage

Issuer ID: 9225

Report Period: 09/2016

View / Download Exception Data

Select a Data Set Type To View:

☒ All Exceptions

☐ Error Exceptions (only)

☐ Error and Critical Warning Exceptions

☐ Critical Warning Exceptions (only)

☐ High Warning Exceptions

☐ Medium & Low Exceptions

☐ Summarization Related Exceptions Only

☐ Non-Summarization Related Exceptions Only

[VIEW](#) [DOWNLOAD](#)

Note: The View button has been temporarily disabled due to performance reasons.

DOWNLOAD EXCEPTION FEEDBACK FILE

Exception Feedback

1.0

[Home](#) [Summary](#) [Exceptions](#) [Download](#) [User Guide](#)

[Issuer FA List](#) [Download Exceptions](#) [Download List of ALL RFS Exceptions](#)

ABC Mortgage

Issuer ID:

9225 ✓

Report Period:

09/2016 ▼

Instructions

- 1) Right-click on the "Download Exceptions CSV File" link
- 2) Left-click on "Save Target As"
- 3) Type a new file ending with the letters ".csv" (example: Mar09exceptions.csv)
- 4) Select a location in which to save the file and left-click the Save button
- 5) Find the saved file and open it in MS Excel

[Download Exceptions CSV File](#)

Open in new tab
Open in new window
Open in new InPrivate window
Save target as
Copy link
Add to reading list

DOWNLOAD EXCEPTION FEEDBACK FILE

File opens as CSV

POOL	LOAN	ISSUER LOAN	SEVERITY	CODE	FIELD	VALUE	MESSAGE	EXPECTED
#AE9136	0		C	POOL452	Security RPB	# .00	should equal prior month Security	#4893696.7
#AE9136	213630878	330450113	C	LIQ252	Liquidation Principa	#0	should equal difference between l	#4893696.7
#AE9136	213630878	330450113	C	NOTE403	Loan FIC	#0	should be greater than zero for am	# 00023316.33
#AK8159	215673220	330450536	C	NOTE401	Loan FIC	#7363.87	should be blank for construction lo	# 00000000.00
#AK8173	215881380	330450572	C	LOAN655	Loan Unpaid Princip	#14047926.08	is not consistent with other values	# 14047920.00
#AK8173	215881380	330450572	C	NOTE401	Loan FIC	#49167.72	should be blank for construction lo	# 00000000.00
#AK8175	215881400	330450579	C	LOAN655	Loan Unpaid Princip	#19410300	is not consistent with other values	# 19183454.00
#AK8175	215881400	330450579	C	NOTE401	Loan FIC	#60427.88	should be blank for construction lo	# 00000000.00
#AP9768	216218286	330450619	C	LOAN655	Loan Unpaid Princip	#6339250.52	is not consistent with other values	# 6339249.00
#AP9768	216218286	330450619	C	NOTE401	Loan FIC	#22081.72	should be blank for construction lo	# 00000000.00
#AP9770	216930116	330450580	C	LOAN655	Loan Unpaid Princip	#18147489.69	is not consistent with other values	# 18147487.00
#AP9770	216930116	330450580	C	NOTE401	Loan FIC	#63516.2	should be blank for construction lo	# 00000000.00
#AZ2158	219244484	330450758	C	NOTE401	Loan FIC	#35226.34	should be blank for construction lo	# 00082901.89
#AZ2162	0		C	POOL104	Pool FIC	# 9160.10	should equal the sum of the Loan F	# 4491.90
#AZ2163	0		C	POOL104	Pool FIC	# 19095.45	should equal the sum of the Loan F	# 9363.96

POOL EXCEPTION

Pool Accounting - Multifamily

1.0

[Home](#)
[Pool](#)
[Loan](#)
[Quarterly Verification](#)
[Prepayment Penalty](#)
[User Guide](#)

[Pool List](#)
[Pool Activity](#)

Issuer ID

Pool ID

Report Period

Exceptions

Severity	Alert ID	Field Name	Field Value	Alert Text	Expected Value
C	POOL452	Security RPB	.00	should equal prior month Security Remaining Principal Balance minus (Total Principal or Serial Notes).	795122.6

Issuer ID:

Pool ID: 714741

Type:

PN CD X

Opening FIC:

[View 11710A](#)

Liquidations-In-Full FIC:

Opening Security RPB:

Adjustment to FIC:

Closing FIC:

Scheduled Principal:

Security Int. Rate: 5.4000

Curtailments:

Install Interest:

Liquidations:

Pool Mortgage Rate:

RPB Adjustment:

Service Fee:

Total Principal:

Int. Due Security Holder: 3580.82

Cash Due Security Holder: 4196.41

Reported

Calculated

Closing Security RPB:

795122.60

Released Security RPB:

T & I Balance:

P & I Balance:

Other Balance:

Guaranty Fee: 86.20

Replacement Reserve:

Construction Principal:

POOL ACTIVITY SAVE AND SUMMARIZE

Issuers should always Save and Summarize the Pool Activity Record after any change to a Loan or Pool Activity Record.



LOAN EXCEPTION

PROD.2086.1779 [Home](#) [Pool](#) [Loan](#) [User Guide](#)

[Loan List](#) [Pool List](#) [Edit Construction](#) [Edit Project](#) [Liquidate Loan](#)

Issuer ID

9225

Unique Loan ID

200000011

Report Period

02/2013

GO

Exceptions

Severity	Alert ID	Field Name	Field Value	Alert Text	Expected Value
H	LOAN400	Installment Principal	0	should be specified.	
H	LOAN350	Installment Interest	0	should be specified.	6081.51

Issuer ID: 9225

Pool ID: 777777

Pool Type: PN CD X

Unique Loan ID: 200000011

Loan Type: FMF

Case #: 000000012345678

Security Int. Rate: 2.2000

Issuer Loan ID: 789456123

Loan Int. Rate: 2.4500

OPB: 2978700.00

First Payment: 02/01/2013

Company: Multifamily Project

Maturity: 02/01/2048

Address: 1 Main Street

TIN: Unknown

City: City

Orig.UPB: 2978700.00

State: DC

Zip: 111112222

FIC: 10569.05


Active: Y

Borrower Activity During Reporting Period

	Interest	Principal
In Foreclosure: N	Delinquent: 0.00	0.00
Record Date: 02/2013	Prepaid: 0.00	0.00
Prior Payment Date: mm/dd/yyyy	Opening UPB:	+2978700.00
Last Installment Date: 02/01/2013	Installment: 0.00	0.00
	Curtailment:	0.00
	Adjustments: +0.00	
	Net Adjust UPB:	+0.00
	Closing UPB:	+2978700.00

Project Loan Various Data Fields

Multifamily Workflow Online Entry - Pool Level Data



Enterprise Portal

Home

My Profile

RFS

File Upload

IPMS

Pool Accounting - Multifamily

1.0

Home

Pool

Loan

Quarterly Verification

Prepayment Penalty

User Guide

Home

Navigation Overview

Use the tabbed links at the top of this page to navigate to the major functional areas of Multifamily RFS:

- Home
- Pool
- Loan
- Quarterly Verification
- Prepayment Penalty

The purpose and general content of each major functional area is described below.

[Home](#)

REPORTING EXAMPLES

EXAMPLES OF REPORTING POOL AND LOAN DATA

NON AMORTIZING PN - 1st MONTH REPORTING

[Home](#) [My Profile](#) [RFS](#)

Pool Accounting - Multifamily

1.0 [Home](#) [Pool](#) [Loan](#) [User Guide](#)

[Pool List](#) [Pool Activity](#)

ABC Mortgage

Issuer ID:

Pool ID:

Report Period: [GO](#)

Issuer ID: 9225 Pool ID: 789456 Type:

[View 11710A](#)

Opening FIC:

Liquidations-In-Full FIC:

Opening Security RPB:

Adjustment to FIC:

Closing FIC:

Scheduled Principal:

Security Int. Rate:

Curtailments:

Install Interest:

Liquidations:

Pool Mortgage Rate:

RPB Adjustment:

Service Fee:

Total Principal:

Int. Due Security Holder:

Reported

Cash Due Security Holder:

Calculated

Closing Security RPB:

T & I Balance:

Guaranty Fee:

P & I Balance:

Other Balance:

Replacement Reserve:

Construction Principal:

[+](#) Custodial Bank Information

CONSTRUCTION LOAN - DRAW

Home My Profile **RFS**

Pool Accounting - Multifamily

1.0 Home Pool **Loan** User Guide

Loan List Pool List **Edit Construction** Edit Project Liquidate Loan

ABC Mortgage

Issuer ID: 9225 Unique Loan ID: 200000002 Report Period: 02/2015 GO

Issuer ID: 9225 Pool ID: 448866 Pool Type: CL CD X Unique Loan ID: Loan Type: FMF

Case #: 0001111111111111

Issuer Loan ID:

OPB: 8311315.00

Company: NA

Address:

City:

State: Zip:

Security Int. Rate: 3.6600

Loan Int. Rate: 3.9100

First Payment: 01/01/2015

Maturity: 02/01/2056

TIN: XXXXX2586

Orig. UPB: 8311315.00

Active: Y

Loan Activity During Reporting Period

	Interest	Principal
In Foreclosure: N	Delinquent: 0.00	
Record Date: 02/2015	Prepaid: 0.00	
Prior Payment Date: 01/01/2015	Opening UPB:	+8311315.00
Last Installment Date: 02/01/2015	Installment: 27081.03	
	Curtailment:	0.00
	Adjustment: +0.00	
	Draw: +86034.00	
	Closing UPB:	+8397349.00

Construction Loan Various Data Fields

CONSTRUCTION POOL - DRAW

[Home](#) [My Profile](#) [RFS](#)

Pool Accounting - Multifamily

1.0 [Home](#) [Pool](#) [Loan](#) [User Guide](#)

Pool List Pool Activity

ABC Mortgage

Issuer ID: 9225 Pool ID: 448866 Report Period: 02/2015 [GO](#)

Issuer ID: 9225 Pool ID: 448866

Opening FIC: 0.00

Liquidations-In-Full FIC: 0.00

Adjustment to FIC: 0.00

Closing FIC: 0.00

Security Int. Rate: 3.6600

Install Interest: 27081.03

Pool Mortgage Rate: 3.9100

Service Fee: 1749.44

Int. Due Security Holder: 25611.91

Cash Due Security Holder: 25611.91

T & I Balance: 0.00

P & I Balance: 0.00

Other Balance: 0.00

Replacement Reserve: 74457.77

Construction Principal: 0.00

Type: [CL](#) [CD](#) [X](#)

[View 11710A](#)

Opening Security RPB: 8397349.00

Draw Amount: 86034.00

Scheduled Principal: 0.00

Curtailments: 0.00

Liquidations: 0.00

RPB Adjustment: 0.00

Total Principal: 0.00

	Reported	Calculated
Closing Security RPB:	8397349.00	8397349.00
Guaranty Fee:	909.71	

Custodial Bank Information

LOAN LIQUIDATION

[Home](#)
[My Profile](#)
[RFS](#)

Pool Accounting - Multifamily

1.0

[Home](#)
[Pool](#)
[Loan](#)
[User Guide](#)

[Loan List](#)
[Pool List](#)
[Edit Construction](#)
[Edit Project](#)
[Liquidate Loan](#)

ABC Mortgage

Issuer ID

Unique Loan ID

Report Period

9225

200000003

02/2015

GO

Liquidated Loan.

Issuer ID: 9225

Pool ID: AE4154

Pool Type: PN CD X

Unique Loan ID: 200000003

Loan Type: FMF

Case #: 000000001111222

Issuer Loan ID: 760

OPB: 5605300.00

Company:

Address:

City:

State: Zip:

Active: L

Security Int. Rate: 4.0900

Loan Int. Rate: 4.3900

First Payment: 09/01/2013

Maturity: 02/01/2036

TIN: XXXXX5160

Orig. UPB: 5605300.00

FIC: 32709.49

Borrower Activity During Reporting Period

In Foreclosure: N

Record Date: 02/2015

Prior Payment Date: 01/01/2015

Last Installment Date: 02/01/2015

Interest

Delinquent: 0.00

Prepaid: 0.00

Opening UPB:

Installment: 19724.48

Curtailment:

Adjustments: +0.00

Net Adjust UPB:

Closing UPB:

Principal

0.00

0.00

+5391657.52

12985.01


0.00

+0.00

+5378672.51

+

Project Loan Various Data Fields



 Our Guaranty Matters

LOAN LIQUIDATION ACTIVITY SCREEN

[Home](#) [My Profile](#) [RFS](#)

Pool Accounting - Multifamily

1.0 [Home](#) [Pool](#) [Loan](#) [User Guide](#)

[Loan List](#) [Pool List](#) [Edit Construction](#) [Edit Project](#) [Liquidate Loan](#)

ABC Mortgage

Issuer ID: 9225 Unique Loan ID: 200000003 Report Period: 02/2015 [GO](#)

Issuer ID: 9225 Pool ID: AE4154 Pool Type: PN CD X Unique Loan ID: 200000003 Loan Type: FMF

Case #: 000000001111222 Security Int. Rate: 4.0900

Issuer Loan ID: 760 Loan Int. Rate: 4.3900

OPB: 5605300.00 First Payment: 09/01/2013

FIC: 32709.49 Maturity: 02/01/2036

Orig.OPB: 5605300.00 Active: L

Liquidation Activity During Reporting Period

Record Date: 02/2015

Prior Payment Date: 02/01/2015

Last Installment Date: 02/01/2015

Removal Reason: Mortgagor Payoff

Removal Date: 02/27/2015

Interest

Principal

Opening UPB: +5378672.51

Liquidation: 19676.98 13032.51

Liquidation Balance: 5365640.00

EXAMPLE OF LIQUIDATION

Example of Liquation Record

Issuer ID: 9225	Reporting Month: 02/2015	Pool #: AE4154	P&I: 32709.49
Case #: 000000001111222	Date Removed: 02/27/2015	Loan Type: FMF	Interest Rate: 4.39
Payment Due Date	Interest Due	Principal Remitted	Balance
2/1/2015			5,378,672.51
3/1/2015	19676.98	13032.51	5,365,640.00
	Total Interest Due	Total Principal Remitted	Liquidation Balance
	19676.98	13032.51	5,365,640.00

Reason Codes:

- ☒ 1. Mortgagor Payoff
 ☐ 2. Repurchase
 ☐ 3 Foreclosure w/claim pmt
☐ 4. Loss Mitigation
 ☐ 5. Substitution
 ☐ 6. Other

POOL WITH LIQUIDATION

[Home](#) [My Profile](#) [RFS](#)

Pool Accounting - Multifamily

1.0 [Home](#) [Pool](#) [Loan](#) [User Guide](#)

Pool List Pool Activity

Issuer ID
9225

Pool ID
AE4154

ABC Mortgage
Report Period
02/2015 [GO](#)

Issuer ID: 9225

Pool ID: AE4154

Type: [PN](#) [CD](#) [X](#)

Opening FIC: 32709.49

Liquidations-In-Full FIC: 32709.49

Adjustment to FIC: 0.00

Closing FIC: 0.00

Security Int. Rate: 4.0900

Install Interest: 19724.48

Pool Mortgage Rate: 4.3900

Service Fee: 2692.58

Int. Due Security Holder: 18332.31

Cash Due Security Holder: 5397004.82

T & I Balance: 30089.24

P & I Balance: 5397004.82

Other Balance: 484080.53

Replacement Reserve: 388483.67

Construction Principal: 0.00

Opening Security RPB: 5378672.51

Scheduled Principal: 13032.51

Curtailments: 0.00

Liquidations: 5365640.00

RPB Adjustment: 0.00

Total Principal: 5378672.51

Reported
Closing Security RPB: 0.00

Calculated
0.00

Guaranty Fee: 582.69

[View 11710A](#)

[+](#) Custodial Bank Information

MONTHLY POOL RECORD

11710A Facsimile

Issuer Detail

Issuer ID: Pool ID: AE4154 Reporting Period: 02/2015
 Name: Issue Type: GNMA-I Suffix: X
 Address: Pool Type: PN
 Accounting Method: Concurrent Data

Section 1 - Pool Administration	Total Number of Mtgs.	Fixed Installment Controls(\$)	Pool Interest(\$)	Pool Principal(\$)
Balances from Last Report:	1	32,709.49	-	5,391,657.52
Installment Collections:	-	-	19,724.48	12,985.01
Additional Principal Collections:	-	-	-	0.00
Liquidations-in-Full:	1	32,709.49	19,676.98	5,378,672.51
Other:	0	0.00	0.00	0.00
Balances this Monthend :	0	0.00	-	0.00

Installments Delinquent						Interest(\$)	Principal(\$)
Total Number of Delinquencies	% Delinquencies	1 Month	2 Months	3 Months	Foreclosed		
0	0	0	0	0	0	Prepaid: 0.00	0.00
						Delinquent: 0.00	0.00

Servicing Fee(\$): 2,692.58
 Calculated FIC Amount(\$): 32,709.49 Calculated Interest: 19,676.98
 Scheduled Principal(\$): 13,032.51 Weighted Average Interest Rate(%): 4.3900

MONTHLY POOL RECORD

Section 2- Schedule of Payments (Principal and Interest)

	Scheduled Principal(\$)	Additional Principal(\$)	Liquidations(\$)	Other Adjustments(\$)	Total Principal(\$)
	13,032.51	0.00	5,385,840.00	0.00	5,378,872.51
	Interest Due Security Holders:	18,332.31			
Security Interest Rate(%): 4.090	Total Cash Distribution Due Holders:	5,397,004.82			
	Deferred Interest Paid Holders:	0.00			

Section 3 -Principal Amount of Securities

Principal Amount of Securities from Last Report: 5,378,872.51

Principal Distributed to Holders of This Report: 5,378,872.51

Principal Available for Distribution to Holders: 0.00

Principal of Securities This Month End: 0.00

Section 4- Remittance Due on Ginnie Mae

Guaranty Fee Rate(%): 0.0013

Ginnie Mae Guaranty Fee(\$): 582.69

Other Adjustments(\$): 0.00

Section 5- Status of Custodial Funds

Principal and Interest Custodial Bank:	Principal and Interest Funds at Month End(\$):	5,397,004.82
Account Number: 0189258857	Escrow Funds at Monthend(\$):	30,089.24
Escrow Custodial Bank:	Other Funds at Monthend(\$):	484,080.53
Account Number(s): 0189288394		

INTEREST RATE REDUCTION – LIQUIDATION REASON

Borrower Activity During Reporting Period		Interest	Principal
In Foreclosure: <input type="text" value="N"/>	Delinquent: <input type="text" value="0.00"/>		<input type="text" value="0.00"/>
Record Date: <input type="text" value="03/2016"/>	Prepaid: <input type="text" value="0.00"/>		<input type="text" value="0.00"/>
Prior Payment Date: <input type="text" value="02/01/2016"/>	Opening UPB:		<input type="text" value="+1355493.88"/>
Last Installment Date: <input type="text" value="03/01/2016"/>	Installment: <input type="text" value="5083.10"/>		<input type="text" value="1306.99"/>
	Curtailment:		<input type="text" value="0.00"/>
	Adjustments: <input type="text" value="+0.00"/>		
	Net Adjust UPB:		<input type="text" value="+0.00"/>
	Closing UPB:		<input type="text" value="+1354186.89"/>

Liquidation Activity During Reporting Period		Interest	Principal
Record Date: <input type="text" value="03/2016"/>	Opening UPB:		<input type="text" value="+1354186.89"/>
Prior Payment Date: <input type="text" value="03/01/2016"/>	Liquidation: <input type="text" value="5078.20"/>		<input type="text" value="1311.89"/>
Last Installment Date: <input type="text" value="03/01/2016"/>	Liquidation Balance:		<input type="text" value="1352875.00"/>
Removal Reason: <input type="text" value="Other"/>			
Removal Date: <input type="text" value="03/31/2016"/>			

A decorative dotted line in the top left corner, starting from the top left and extending horizontally to the right.

Q & A Session


Section 8: Additional Reporting Requirements

ADDITIONAL REPORTING REQUIREMENTS

- Monthly Reporting Certification - completion by 14th business day
- Loan Matching and Suspense – Monthly
- PrePayment Penalty Reporting – completion by 4th business day
- Cavs - Quarterly
- WHFIT - Quarterly

MONTHLY REPORTING CERTIFICATION

Completion due by 14th Business Day

Exception Feedback


1.0
[Home](#)
[Summary](#)
[Exceptions](#)
[Download](#)
[User Guide](#)

[Issuer Summary](#)
[Alert List](#)

Issuer ID:
Report Period:

03/2017

Summary for Issuer ID

Last File Submission Date 0
Last Pool Summarization Date 04/24/2017 17:08

Pool Exceptions 0 [Exception List](#)

Loan Exceptions 1 [Exception List](#)

	Reported Loans	Expected Loans	Liquidated Loans	Delinquent Loans	Delinquent Loans Percentage	1 Month Delinquent	2 Months Delinquent	3+ Months Delinquent	Foreclosure	DQ2+
I	13	13	0	0	0.0000%	0	0	0	0	0.0000%
II	0	0	0	0	0.0000%	0	0	0	0	0.0000%
Total	13	13	0	0	0.0000%	0	0	0	0	0.0000%

	Reported Pools	Expected Pools	T & I Funds	Other Funds	Guaranty Fee	Fixed Installment Constant	Unpaid Pool Principal Balance	Security Remaining Principal Balance	Principal Due Holders	Interest Due Holders
I	13	13	\$839,762.63	\$0.00	\$14,598.49	\$447,891.65	\$134,755,319.46	\$134,614,538.28	\$140,781.18	\$378,648.35
II	0	0	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total	13	13	\$839,762.63	\$0.00	\$14,598.49	\$447,891.65	\$134,755,319.46	\$134,614,538.28	\$140,781.18	\$378,648.35

Monthly Certification

+
Monthly Reporting Certification / Reported 11710D Data

MONTHLY REPORTING CERTIFICATION

- Must Have a SecurIDToken
 - For Issuer user, userID must be a signor on form HUD 11702 Resolution of Board of Directors (approved in MAMS).
 - For Subservicer user must be a signor on Subservicer's form HUD 11702 and must have form HUD-11707 Master Servicing Agreement (approved in MAMS).

Exception Feedback

1.0

[Home](#) [Summary](#) [Exceptions](#) [Download](#) [User Guide](#)

[Issuer Summary](#) [Alert List](#)

Issuer ID:

Report Period:

Monthly Reporting Certification

Issuer ID: Reporting Period: 09/2016

☐ I hereby certify that all of the information contained herein and submitted electronically for Issuer Monthly Report of Pool and Loan Data is true and accurate to the best of my knowledge and belief. I understand that if I knowingly have made any false, fictitious, or fraudulent statement, representation, or certification on this form or on any accompanying documents, I may be subject to civil and criminal penalties, including fines and/or imprisonment, under applicable federal law, including but not limited to 18 U.S.C. §§1001, 1010, and 1012, and 31 U.S.C. §§3729 and 3802.

First Name

Last Name

Title

Organization ID

LOAN MATCHING AND SUSPENSE

Ginnie Mae Loan Matching

RFS automated process; run “monthly”; electronically matches issuer reported loan data to the Agency “master” data:

- FHA Multifamily Endorsement
- RD (USDA RHS) USDA RD Multifamily Endorsement Data

Agency files received each month, matched to issuer reported loan data in RFS

LOAN MATCHING AND SUSPENSE

Ginnie Mae Loan Matching—“Match Criteria”

- ***Issuer Reported Loan Data*** from RFS Reporting and ***Agency Loan Data*** from Agency; Fields Matched are:
- Case Number* (Field 5 RFS “L” Record)
- OPB (Field 10 RFS “L” Record) for Project Loans
- Mortgage Rate for CL loans
- Matched on Zip Code**
- Issuers Must Resolve “Non Matches”

* Agency Case Number within 15 Digit Case Number

** First 3 Digits

ACCESSING MATCHING AND SUSPENSE



The screenshot displays the GinnieMae Enterprise Portal interface. The top navigation bar includes links for Home, My Profile, RFS, File Upload, and IPMS. Below this, a secondary navigation bar features Exception Feedback, User Guide, and a blue bar. The main content area is divided into two columns. The left column contains a list of links: Exception Feedback, Pool Accounting - Single Family, Pool Accounting - Multifamily, Matching and Suspense (MAS) (highlighted with a red box), Servicemembers Civil Relief Act (SCRA), e-Notification (eN), Issuer Feedback, HMBS Reporting and Administration (HRA), Widely Held Fixed Investment Trust (WHFIT), and Summary. The right column contains text describing the major functional areas of Exception Feedback, including a section on the Issuer Summary screen and a section on the Alert List screen.

GinnieMae
Our Guaranty Matters

Enterprise Portal

Home My Profile **RFS** File Upload IPMS

Exception Feedback Exception Feedback

1.0 **Hor** Pool Accounting - Single Family

Hor Pool Accounting - Multifamily

Navigation C **Matching and Suspense (MAS)**

Use the tabs to the major functional areas of Exception Feedback:

- Home
- Summary
- Exception
- Download

The purpose of the Issuer Summary screen is described below.

Home

Clicking on the Summary link on the home page.

Summary

This tab takes you to the Issuer Summary screen which is a single screen view of submission status, exception statistics and exception details.

Exceptions

This tab takes you to the Alert List screen which displays a Summary list of pool and loan exceptions, sorted by exception type and date.

Download

This tab takes you to the Issuer FA List screen whereby you can select an RFS Submission file to view the FA Data received for the submission. You can also select the link to access the Download Exception Feedback Data screen to download the FA Data in either Comma Separated Values (CSV) or XML Format, or select the link to access the Download Exception Feedback Data screen to download the FA Data in either Comma Separated Values (CSV) or XML Format, or select the link to access the Download Exception Feedback Data screen to download the FA Data in either Comma Separated Values (CSV) or XML Format.

MATCHING AND SUSPENSE—A MODULE OF RFS

MAS exceptions are accessible on the “Downloads” tab ; there are 7 downloads on RFS; 3 apply to Multifamily:

Schedule	Down load file	e-Notification
6th BD	“Insurance” Match to 2 Agencies (Corrections can be made between the 1st and 10 th BD)	No
7th BD	Loan Various Suspense (for Data Changes)	Yes
10 th BD	Loan Matching Suspense (for Data Changes)	Yes

NON MATCHING LOAN DOWNLOADS

[Home](#) [My Profile](#) [RFS](#) [File Upload](#) [IPMS](#)

Matching and Suspense (MAS)

[Home](#) [Loan](#) [Suspense](#) [Matching Results](#) [Downloads](#) [About MAS](#) [User Guide](#)

Navigation Overview

Click on the tabs/links at the top of this page to navigate to the various screens of RFS Matching and Suspense:

- Home
- Loan
- Suspense
- Matching Results
- Downloads
- About MAS
- User Guide

The purpose and general content of each major function is as follows:

Home

Click on this tab from any page to return to the home screen.

Loan

Click on this tab to display the Loan Detail screen.

Suspense

Click on this tab to display the Suspense List screen.

Matching Results

Mouse over this tab to view a list of available search screens and click on one of the following links:

- Insurance Matching
 - Insurance Matching Results
 - Insurance Fields Not Matched

[Originations](#)

[Insurance](#)

[Terminate](#)

[Suspense](#)

[Aged Matching](#)

[Aged Terminated Matching](#)

[Various Suspense](#)

[Loan Match User Guide Online](#)

LOAN MATCHING SUSPENSE NOTIFICATION

View Issuer Notification

Issuer #: 9225

Date Created: 4/14/2017 1:13:19 PM

Reference #: 840685

Notice Type: Loan Processing

Subject: RFS Suspense Download

Message: Suspended records for the March reporting period are now available to view and download from the Ginnie Mae RFS Matching and Suspense (MAS) module. Instructions to view Suspense Items and download the Suspense List are found in Section 5.2 and Section 7.4 respectively of the MAS User Guide. Click on the MAS Suspense tab to view suspended records. Click on Suspense under the Download tab and follow the instructions to download the Suspense List. Review the items, mark the records with an A to accept or an R to reject in the appropriate column, and return it in spreadsheet format only to GinnieMaeSuspense@deloitte.com no later than 9:00 AM EST on the 2nd to last Business Day of April .

Read By:

Date Read:

[Back](#)

MATCHING AND SUSPENSE – A MODULE OF RFS

MAS exceptions are accessible on the “Downloads” tab ; there are 7 downloads on RFS; 3 apply to Multifamily:

Schedule	Download File or Letter	E-Notification
After 2nd BD	“Origination” Match for loans in new pools	No – N/A for MF
After 6th BD and 10th BD	“Insurance” Match all 3 Agencies (Corrections can be made between the 1st and 10 th BD)	No
10th BD	Match to Terminate FHA only	Yes – N/A for MF
7th BD	Loan Match Suspense (for Data Changes)	Yes
7th BD	Aged Matching Monthly	Yes
5th BD	Aged Terminated Matching	Yes – N/A for MF
7th BD	Various Suspense (for Data Changes)	Yes – N/A for MF
As Applicable	Monitoring Letters.....	Yes – N/A for MF

QUARTERLY VERIFICATION – REPORTING IN RFS

Custodial Account Verification “CAVS”

- Issuers must submit a verification between the 6th and 15th business day with the monthly accounting reports for March, June, September and December stating funds meet custodian requirements specified above.
- Must be reported to RFS by online data entry or file upload.
- Separate verification for each fund custodian pursuant to Master Agreement for Servicer’s Principal and Interest Custodial Account, form HUD 11709.
- Separate verification for each fund custodian pursuant to Master Agreement for Servicer’s Escrow Custodial Account, form HUD 11720.
- MBS Guide Chapter 16-8 Custodial Institution Ratings.
- RFS Menu Item, Select Quarterly Verification from the Pool Accounting – Multifamily module.

WHFIT TAX REPORTING – A MODULE OF RFS

Widely Held Fixed Investment Trust (WHFIT) Reporting

- Appendix VI-18 Widely Held Fixed Investment Trust
- Reported through GMEP, RFS Menu item, Select “WHFIT” or file upload.
- Additional information in FAQs – subcategory – WHFIT
- WHFIT tax information is to be submitted by the 10th calendar day of the month – corrections due by 15th calendar day

Report Months	Quarterly Reports
January, February, March	Due April 10th, corrections by the 15th
April, May, June	Due July 10th, corrections by the 15th
July, August, September	Due October 10th, corrections by the 15th
October, November, December	Due January 10th, corrections by the 15th

REPORTING OF ISSUERS' ANNUAL FINANCIAL DOCUMENTS

- Issuers must submit annual financial statements and related documents in accordance with Chapter 3 of the MBS Guide. Such documents must be reported in accordance with Appendix VI-20 of the MBS Guide
- Financial Documents are submitted via the Ginnie Mae Enterprise Portal (GMEP). In accordance with Chapter 3, documents are due within 90 days of the Issuer's fiscal year-end.
- Instructions for electronic submission of the documents through GMEP are available in **Appendix VI-20** of the Ginnie Mae Mortgage Backed Securities Guide.
- Documents must be in PDF format. Detailed instructions for File Naming are provided in Appendix VI-20
- GMEP FILE UPLOAD Function is used to upload the documents. Select the "IPA Files" radio button on the File Upload Menu Page.

FILE UPLOAD VIA GMEP

[Home](#) [My Profile](#) [RFS](#) [File Upload](#)

File Upload

Select File Type:

☐ Custodial Account Verification

☐ Federal Home Loan Supplemental

☐ HRA Files

☐ IPA Files

☐ Matching and Suspense file

☐ MF Prepayment Penalty

☐ PFI-CAA

☐ Pool Accounting Files

☐ Remittance Advice

☐ Service Members Civil Relief Act Files

☐ WHFIT Files

Browse...

Upload

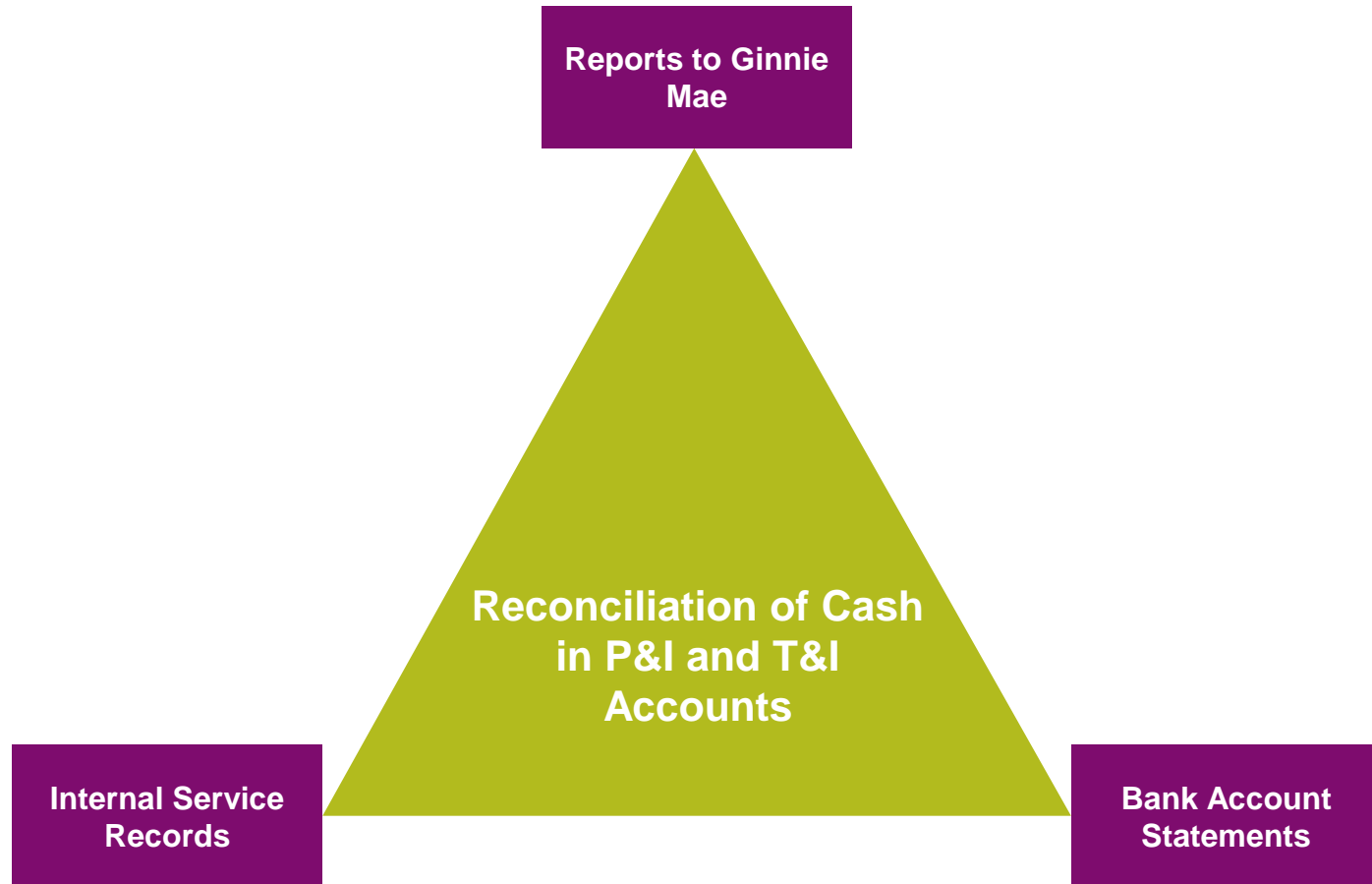
BEST PRACTICES

- 100% of Pool and Loan data reported by 2nd Business Day
- All E and C level alerts related to the Pool and Loan record must be cleared no later than 7:00 pm (EST) on the 4th Business Day
- Consistency of data reported in RFS.
- Case number reported on Loan File should match case number reported at Origination.
- Issuers are fully responsible for meeting reporting timelines and accuracy of data reported by a sub-servicer
- Adhering to established Cut-off date
- Ensure the correct liquidation removal reason code is reported
- Analyze and correct RFS edit exceptions per Severity Level requirements.

MULTIFAMILY ISSUER TRAINING

Section 9: Cash and Reconciliation

THE RECONCILING TRIANGLE



GINNIE MAE MONTHLY REPORTING

Keys to Quality Reporting

- Program Knowledge
- Reconciliations
- Tests
- Internal Controls

CASH MANAGEMENT

- Ginnie Mae's access to draft funds
- Custodial Account Requirements
- P&I Shortfalls
- Test of Expected P&I
- Reconciliation of Mortgage Collateral to Securities Outstanding
- Bank Reconciliation
- Miscellaneous

GINNIE MAE ACCESS TO CUSTODIAL ACCOUNTS

Important that all Ginnie Mae Issuers ensure that they do not have restrictions in place that would impact Ginnie Mae's ability to draft funds from the central P&I custodial accounts on the 15th and 20th calendar day of each month.

- Ensure the financial institution has not placed ACH debit block
- Issuer also have in place a process for communicating with Ginnie Mae and its Central Paying and Transfer Agent, currently the Bank of New York Mellon, if any issues arise or are identified.
- This includes available funds for Guaranty Fee draft.
- 1 business day prior to draft, confirm account is fully funded and there are not any holds or system limitations.
- Day of scheduled collection, confirm funds have been swept from designated account. If draft has not occurred, contact the custodial bank directly for inquiries and also provide its Ginnie Mae Account Executive the plan enacted to remedy the collection failure.

COLLECTIONS CLEARING ACCOUNT

- Optional
- Used for Ginnie Mae and non-Ginnie Mae funds
- Transfer to P&I and T&I accounts within 1 business day
- Recover Corporate Advances provided excess funds restored to Custodial Account
- Zero Balance Account

P&I CUSTODIAL BANK ACCOUNT REQUIREMENTS

- Ginnie Mae funds only
- Single non-interest bearing Custodial Account
- May contain funds for more than one pool
- Form HUD 11709 must exist for each account
- Maintained at financial institution capable of ACH
- Bank reconciliation completed timely
- Meet bank rating requirements

P&I DISBURSEMENT ACCOUNT REQUIREMENTS

- May use separate disbursement account
- Non-interest bearing account
- Zero balance account
- Maintained at financial institution capable of ACH
- Ginnie Mae Funds only
- Only one Ginnie Mae Issuer ID# per account
- Form HUD 11709 must exist for each account

T&I CUSTODIAL BANK ACCOUNT REQUIREMENTS

- Account may be Interest Bearing
- Ginnie Mae Funds Only
- Form HUD 11720 Must Exist for Each Account
- Bank Reconciliation Completed Timely

T&I CUSTODIAL BANK ACCOUNT REQUIREMENTS

Additional requirements:

- Separate escrow custodial account for FHA section 203(k) funds.
- Separate escrow custodial account for any other funds are required to be held pursuant to FHA and RD requirements.

CUSTODIAL BANK RATING REQUIREMENTS

(CAVS)

- Not Required If:
 - Aggregate principal and interest payments due from borrowers is less than \$100,000 in any one month as measured by the fixed installment control.
- Thompson Bankwatch: C or better
- Moody's: P-3 or better (short term bank deposits)
- Standard & Poor's: A-3 or better (short term CDs)
 - If rated by all three agencies, the funds custodian must meet two acceptable ratings.
 - If rated by two agencies, the funds custodian must meet both acceptable ratings.
 - If rated by one agency, the funds custodian must meet that agency acceptable rating.

CUSTODIAL BANK RATING REQUIREMENTS

(CAVS)

- Not Required If:
 - Aggregate principal and interest payments due from borrowers is less than \$100,000 in any one month as measured by the fixed installment control.
 - Project loan escrow accounts exceeding \$100,000 are also subject to these requirements.
- Thompson Bankwatch: C or better
- Moody's: P-3 or better (short term bank deposits)
- Standard & Poor's: A-3 or better (short term CD's)
- Additional Requirements if funds custodian is not rated by any of the agencies listed above.....

CUSTODIAL BANK RATING REQUIREMENTS

Additional Requirements if funds custodian is not rated by any of the previous agencies listed, Ginnie Mae will require that it meet minimally acceptable ratings from one of the following agencies:

- LACE Financial Corporation: C or better
- Cates Bank Rating Service: 3.5 or better
- IDC Financial Publishing: 75 or better (Rank of Financial Ratio)
- Highline Rating Service: 47 or better

P&I COLLECTION SHORTFALLS

- Temporary Shortfalls
 - Late Payments From Mortgagor
 - Non-Sufficient Funds Check
 - Incorrect Advance Calculation

NON-RECOVERABLE CORPORATE ADVANCES

- Permanent Shortfalls
 - Curtailment Adjustments
 - Loan Payoffs
 - Foreclosure Liquidations
 - T&I Shortfalls

METHOD OF FUNDING P&I SHORTFALLS

- Corporate Advances
 - Uses Issuer Funds
- Excess Funds
 - Minimizes Use of Issuer Funds
- Pool Advance Agreement
 - Uses Bank Funds
 - Guide 5500.3 Appendix VI-1

FUNDING P&I SHORTFALLS

Corporate Advances

- Timing of Advances
 - Ginnie Mae I
- Recovery of Corporate Advances
- Documentation of Advances

FUNDING P&I SHORTFALLS

Corporate Advances – Ginnie Mae I

P&I Bank balance at negotiable date

Less:

- Undelivered security holder checks plus outstanding checks from prior months
- Additional principal payments not passed through until the following month
- Liquidations not passed through until the following month
- Prepaid installments
- Guaranty fees owed to Ginnie Mae
- = Adjusted bank balance
- Amount due security holders
- = **Overage (Shortage)**

FUNDING P&I SHORTFALLS

Excess Funds

- MBS Guide Chapter 15-5 Excess Funds
- Excess funds are defined as:
 - Unscheduled recoveries of principal on pooled mortgages received during the current month that are to be passed through with the following month's payment
 - Early receipt of scheduled payments

CORPORATE ADVANCES USING EXCESS FUNDS

- Unapplied Funds and Service Fees
- Pools Sharing Same Custodial Account

FUNDING P&I SHORTFALLS

CORPORATE ADVANCES USING EXCESS FUNDS

Ginnie Mae I

P&I Bank balance at negotiable date

Less:

- Undelivered security holder checks plus outstanding checks from prior months
 - Guaranty fees owed to Ginnie Mae (ACH on 10th calendar day)
- = Adjusted bank balance
- Amount due to security holders
 - **Overage (Shortage)**

TEST OF EXPECTED P&I

- Requirement on every pool
- Performed by Issuer
- Provides Minimum Dollar Amount in P&I Account
- Tolerance:
 - \$1.00 per loan per pool
 - Maximum of \$50.00 per pool
- Cash Shortage Funded by Issuer

TEST OF EXPECTED P&I

TEST OF EXPECTED P&I CUSTODIAL ACCOUNT BALANCE AT CUTOFF

POOL NUMBER: _____	Reporting Month: _____
+ Prepaid Principal and Interest (Sum of L-Record Fields 16 and 17 for each prepaid loan in the pool)	\$ _____
+ Additional Principal Payments (Sum of L-Record Field 20 for each loan in the pool)	\$ _____
+ Additional Principal Adjustment (Sum of L-Record Field 21 curtailment adjustments for each current loan in the pool)	\$ _____
+ Liquidation Principal (Sum of L-Record Field 28 for each liquidated loan in the pool prior to its liquidation)	\$ _____
+ Delinquent Service Fee (Sum of L-Record Field 14 for each delinquent loan in the pool multiplied by the service fee rate divided by the mortgage interest rate)	\$ _____
+ Service Fee (P-Record Field 5: Enter only if taken after cutoff date)	\$ _____
+ Fixed Installment on Liquidation (Sum of L-Record Field 11 for each liquidated loan in the pool)	\$ _____
- Delinquent Principal and Interest (Sum of L-Record Fields 14 and 15 for each delinquent loan in the pool)	\$ _____
- Prepaid Service Fee (Sum of L-Record Field 16 for each prepaid loan in the pool multiplied by the service fee rate divided by the mortgage interest rate)	\$ _____
- Service Fee from Liquidations (Sum of L-Record Field 26 for each liquidated loan in the pool multiplied by the service fee rate divided by the mortgage interest rate, based on last interest installment on Monthly Liquidation Worksheet)	\$ _____
= Subtotal (Expected P&I Balance)	\$ _____
- Reported P&I Balance (Field 12 of P-Record for pool)	\$ _____
= Difference: Over/Short	\$ _____

RECONCILIATION OF MORTGAGE COLLATERAL TO SECURITIES OUTSTANDING

- Required on every pool
- Performed by the Issuer
- Pool of Loans is Collateral for Securities
 - Overcollateralization – adjusted pool principal balance is larger than the securities balance – recover principal
 - Undercollateralization – adjusted pool principal balance is less than the securities balance – remit principal

RECONCILIATION OF MORTGAGE COLLATERAL TO SECURITIES OUTSTANDING

RECONCILIATION OF MORTGAGE COLLATERAL TO SECURITIES OUTSTANDING

POOL NUMBER: _____

REPORTING MONTH: _____

+ Month end pool principal balance (Sum of Fields 23 on L-Records in the pool (except liquidated loans)	\$ _____
+ Prepaid installment principal (Sum of Fields 17 on all L-Records in the pool)	\$ _____
- Delinquent installment principal (Sum of Fields 15 on all L-Records in the pool)	\$ _____
- CD Pools Only: Scheduled Principal (Enter amount from Section 2.A. of Issuer's Monthly Reconciliation of Pool and Loan Data Worksheet	\$ _____
+ CD Pools Only: Liquidation Principal Installment (Enter principal portion of last installment reported on Issuer's Monthly Liquidation Reconciliation Worksheet)	\$ _____
- CD Pools Only: Additional Principal Adjustments or FIC change on GPM (Enter amount from Section 2.D. of Issuer's Monthly Reconciliation of Pool and Loan Data Worksheet)	\$ _____
= Adjusted Pool Principal Balance	\$ _____
- Securities Principal Balance (Amount in Field 10 on the P-Record as entered by Issuer)	\$ _____
= Difference: Over / Short	\$ _____



P&I Reconciliation

GINNIE MAE P&I ACCOUNT RECONCILIATION

Bank statement balance at cutoff date of _____	\$ _____
Deposits in transit (total):	+ _____
Outstanding checks (total):	- _____
Adjustments (Explanation required):	- _____
SUBTOTAL (Adjusted bank balance):	= _____
LESS Reported P&I and Other Funds (Sum of Fields 12 and 13 on the Pool Record as entered by Issuer)	- _____
Unreconciled difference (explain):	= _____

Explanation for "Adjustments" noted above:

Deposits in transit over thirty (30) days (date and amount):

Checks outstanding over thirty (30) days (date and amount):

Preparer: _____ Date: _____

Reviewer: _____ Date: _____

GINNIE MAE P&I ACCOUNT RECONCILIATION

- Bank account reconciliations must be completed within 30 days of the Issuer's monthly reporting cut-off date for all accounts.
- Detail must be available that list the P&I cash book balance for each pool/loan package that uses the custodial bank account as of issuer's monthly cutoff.
 - Balance at the end of the previous reporting period, plus the daily deposits related to the pool, minus disbursements for the pool. Which equal the ending balance. This is known as Cash Flow Method.
 - This balance is reported on the Pool Record, Field 12 P&I Fund Balance.
- All adjusting items on a reconciliation must be completely resolved during one of the next two reporting cycles.



T&I Reconciliation

GINNIE MAE T&I ACCOUNT RECONCILIATION

Bank statement balance at cutoff date of _____	\$ _____
Deposits in transit (total):	+ _____
Outstanding checks (total):	- _____
Adjustments (Explanation required):	- _____
SUBTOTAL (Adjusted bank balance):	= _____
LESS Reported T&I Funds (Field 11 on the Pool Record as entered by Issuer)	- _____
Unreconciled difference (explain):	= _____

Explanation for "Adjustments" noted above:

Deposits in transit over thirty (30) days (date and amount):

Checks outstanding over thirty (30) days (date and amount):

Preparer: _____ Date: _____

Reviewer: _____ Date: _____

GINNIE MAE T&I ACCOUNT RECONCILIATION

- Bank account reconciliations must be completed within 30 days of the Issuer's monthly reporting cut-off date for all accounts.
- Funds that are required to be deposited in an escrow custodial account must be deposited within two (2) business days of the pool settlement date.
 - The escrow balance for ALL loans in the pool is reported on the Pool Record, Field 11 T&I Escrow Balance.
- All adjusting items on a reconciliation must be completely resolved during one of the next two reporting cycles.

POOL ACTIVITY SCREEN

PROD.2086.1779 [Home](#) [Pool](#) [Loan](#) [User Guide](#)

[Pool List](#) [Pool Activity](#)

Issuer ID: Pool ID: Report Period: [GO](#)

Issuer ID: Pool ID: Type: [View 11710A](#)

Opening FIC:

Liquidations-In-Full FIC:

Adjustment to FIC:

Closing FIC:

Security Int. Rate:

Install Interest:

Pool Mortgage Rate:

Service Fee:

Int. Due Security Holder:

Cash Due Security Holder:

T & I Balance:

P & I Balance:

Other Balance:

Opening Security RPB:

Scheduled Principal:

Curtailments:

Liquidations:

RPB Adjustment:

Total Principal:

	Reported	Calculated
Closing Security RPB:	<input type="text" value="0"/>	<input type="text" value="0"/>
Guaranty Fee:	<input type="text"/>	<input type="text"/>

Custodial Bank Information

Principal Account#: Principal Bank ABA#:

Escrow Account#: Escrow Bank ABA#:

[SAVE](#) [SUMMARIZE POOL](#)

A decorative dotted line in the top left corner of the slide, starting from the top left and extending horizontally to the right.

APPENDIX A

Monthly “Work Flow” and “Timeline”

MONTHLY MBS REPORTING WORKFLOW

Timeline	Workflow Item	Workflow Reporting Item Description
25 th CD	RFS Opens	➤ RFS “Opens” for reporting on 25 th of the month (Opens 8/25 for August Report Period).
1 st CD AM	RFS File Processing	➤ Processing of RFS Pool/Loan File submission begins 1 st Calendar Day AM (For example, September Report Period begins 10/1). RFS is updated as files are processed. Files are processed automatically upon receipt in order received.
1 st BD- Ongoing	RFS Feedback	➤ RFS Feedback automatic upon receipt of Issuer’s data. RFS is updated as files are processed.
2 nd BD	Monthly Reporting Due	➤ Per Ginnie Mae policy, RPB and Pool/Loan data must be reported 2 nd Business Day by Close of Business (7:00 PM EST).
2 nd BD	Security RPB Release to CPTA (BNY)	➤ RFS processes issuer reported data as of 7:00 PM for preliminary release of Security RPBs. The Security RPBs reported on the RFS “P” (pool) record or reported on line are released to Ginnie Mae’s central paying agent (BNY) NLT 8:00 PM. Issuer reporting must be done prior to 7:00 PM Eastern Time otherwise will miss the RPB release.
3 rd BD AM	Preliminary Pre-Collection Notices	➤ Pre-Collection Notices – 3 rd Business Day AM based on 2 nd Business Day RPB release to BNY. Pre-Collection Notice is based on the issuer reported security RPBs released by RFS on the 2 nd BD.
4 th BD	RFS Critical Exceptions	➤ RFS Critical Exceptions Must be Resolved by the 4 th Business Day by Close of Business (7:00 PM EST). Corrections are processed and updated in RFS upon receipt.
4 th BD	Security RPB Release to CPTA	➤ RFS processes issuer reported data as for final release of Security RPBs. The Security RPBs reported on the RFS “P” (pool) record or reported on line are released to Ginnie Mae’s central paying agent (BNY) NLT 8:00 for factor and payment processing. Issuer reporting must be done prior to 7:00 PM Eastern Time.
4 th BD	Prepayment Penalty	➤ Issuer PrePayment Penalty data must be reported through RFS by the 4 th business day; Close of Business (7:00 PM EST). Issuers can begin reporting on 1 st Business Day.
5 th BD	RFS Loan Matching	➤ RFS Loan Matching runs the 5 th Business Day. Exceptions and Download Files are available on RFS for Issuer download. Corrections are processed upon receipt, however, matching runs only twice per month.
6 th BD	Final Collection Notices	➤ Final Collection Notices – 6 th Business Day based on the 4 th Business Day final RPBs.
10 th BD	Monthly Reporting Certification	➤ Monthly Reporting Certification (online in RFS) must be completed using GMEP/RFS between the 10 th Business Day and the 14 th Business Day (7:00 PM EST).

MONTHLY MBS REPORTING WORKFLOW

Timeline	Workflow Item	Workflow Reporting Item Description
10 th BD	RFS Loan Matching Final	➤ RFS Loan Matching runs the 10 th Business Day. Exceptions and Download Files are available on RFS for Issuer download. Corrections are processed upon receipt. This is the final matching run for the month.
10 th BD	RFS Loan Matching Suspense	➤ RFS Loan Matching “Suspense” – Issuers are notified on the 10 th Business Day. Reply as soon as possible by no later than second to last BD of the month. Issuer will be notified via e-Notification if they have suspended records.
After 10 th BD	RFS Loan Matching Corrections	➤ Loan Matching corrections to RFS after the 10 th Business Day are posted to RFS database but will be processed for Loan Matching the following month on 5th BD.
10 th CD	G-Fee Draft	➤ G-Fee Draft: Ginnie I
15 th CD	ACH Draft	➤ P&I Draft: Ginnie I ➤ Issuer Funds P&I “Disbursement” Account (ACH Account drafted by BNY) prior to 7:00am EST on the 15 th calendar day of each month.
24 th /25 th CD	RFS Close	➤ RFS closes for the current reporting month on the 24 th /25 th of the month. No corrections can be made after this date.
Last BD Month	Loan Match Suspense Posted	➤ Last day for loan match Suspense updates to be posted in RFS by Operations (Issuers must submit the update items based on 10 th BD report).
Monthly	Each Month	➤ P&I Custodial Accounts – Reconcile accounts within 30 days of the previous month’s cut-off date. ➤ T&I Custodial Accounts – Reconcile accounts within 30 days of the previous month’s cut-off date. ➤ Test of Expected P&I – Required calculation performed on all pools each month. Shortages funded by Issuer. ➤ Pool to Security Reconciliation – Required calculation performed on all pools each month. Under-collateralized Issuer must fund P&I account.
Quarterly	Per Guide	➤ Custodial Accounts Verification – report submission due between the 6 th and 15 th business day of March, June, September and December. Enter this report in GMEP/RFS (MBS Guide Chapter16). ➤ RFS WHFIT information, determined by issuer, is due by the 10 th CD of the quarter with corrections due by the 15 th CD of the month, on a quarterly basis.
Annual	Per Guide	➤ Annual Reporting of Financial Statements – Upload to GMEP IPA. Due 90 Days after close of Issuer Fiscal Year. ➤ Issuer Detail Report posted to e-Notification after Fiscal Year. ➤ Master Agreements due by December 31 st via GMEP.

SUCCESS FACTORS

- Report 100% of Pool and Loan data reported by 2nd Business Day
- Review all postings to e-Notification daily
 - Generation of ULIDs
 - PreCollection Notice (balance to reported data in RFS)
 - All other notices
- Analyze and correct RFS Exceptions per Severity Level requirements.
- Analyze and correct Matching Exceptions monthly
- Complete all reconciliations within required timeline
- Submit required Quarterly and Annual reports within required timeline



Q & A Session

For more information see:

<http://www.ginniemae.gov/Pages/faq.aspx>

RFS INFORMATION

Record	Field #	Field Name	RFS Calculation Monthly Report of Pool and Loan Data
Loan Record	11	Loan FIC	Summarizes the dollar amount reported in Field 11 for all loans reported, for the Program type (Ginnie I or Ginnie II).
Pool Record	4	Pool FIC	
Pool Record	10	Security RPB	Summarizes the dollar amount of Security RPB as reported to and accepted by RFS on all pool records for the Issuer for the Program type (Ginnie I or Ginnie II).
Pool Record	11	T&I Escrow Balance	Summarizes the dollar amount reported in Field 11 for all pools reported, for the Program type (Ginnie I or Ginnie II).

RFS INFORMATION

Record	Field #	Field Name	RFS Calculation Monthly Report of Pool and Loan Data
Pool Record	12	P&I Fund Balance	Summarizes the dollar amount reported in Field 12 for all pools reported, for the Program type (Ginnie I or Ginnie II).
Pool Record	13	Other Fund Balance	Summarizes the dollar amount reported in Field 13 for all pools reported, for the Program type (Ginnie I or Ginnie II).
Pool Record	General	Guaranty Fee	Calculates the amount of Guaranty Fee based on the prior period closing Security RPB.

RFS INFORMATION

Record	Field #	Field Name	RFS Calculation Monthly Report of Pool and Loan Data
Pool and Loan Record	General	Total Principal —Due Holders	Calculates the Total Principal Due holders based on RFS pool data and loan data for all loans and pools reported and accepted by RFS, for the Program type (Ginnie I or Ginnie II).
Pool and Loan Record	General	Total Interest— Due Holders	Calculates the Total Interest Due holders based on RFS pool data and loan data for all loans and pools reported and accepted by RFS, for the Program type (Ginnie I or Ginnie II).
Loan Record	General	Each Loan Record Reported by the Issuer and accepted by RFS	Calculates the number of loans reported for all loans for the Issuer for the Program type (Ginnie I or Ginnie II).

RFS INFORMATION

Record	Field #	Field Name	RFS Calculation Monthly Report of Pool and Loan Data
Loan Record	12	Last Installment Paid Date	This field is used for calculating loan delinquency at the loan level, then summarized to the pool level and Program type (Ginnie I or Ginnie II).
Loan Record	12	Last installment Paid Date	This field is used for calculating loan delinquency and the number of loans delinquent for all loans for the Issuer for the Program type (Ginnie I or Ginnie II).
Loan Record	13	In Foreclosure Flag	This field is used for calculating the number of loans in Foreclosure for the Issuer for the Program type (Ginnie I or Ginnie II).
Loan Record	23	Loan UPB	Summarized to the pool level and to the Program type (Ginnie I or Ginnie II) for the Issuer for all loans reported and accepted by RFS.